JOHN BULL

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For meaning of this number see page 5.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

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THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

A Happy New Year to you all! There isn't quite the same cheery ring about the sentiment as there was with that Merry Xmas of last week; but, all the same, there is a good wholesome tone about it. A Happy New Year! For how many centuries have we sung:—

Ring out the Old—ring in the New!
Ring out the False—ring in the True!

There it is in a nutshell—we had almost said in a Limerick! But how quickly the New changes into the Old—and the True into the False! Still, on and on and on we go—ever Wishing, ever Changing! In the little life of each of us every New Year, as it comes round, marks the birth of a new era; but the sum total in the great annual stocktaking of Humanity is ever and always the same. Old Father Time, as we call him, sits at his human chessboard and counts and moves and rearranges the Pawns and Knights, the Bishops and Castles, the Kings and Queens, and checks and checkmates them, whilst ever and anon one or other is "taken." For Death is the other player. Through all the ages they sit there, stern and silent, with their gaunt hands upon the board—playing ever, playing always. So, dear reader, well may we, at this birth hour of a New Year, pause for a moment in our puny pursuits and ask each other "Who next?" Ere we have asked, our turn may come! Happy the man who, looking back to-day to the last New Year and looking forward to the next, can say "I am ready!" Let *that* be our resolve to-day—so to live, so to act, so to *think*, that, come the summons when it may, laughing at priestcraft and creed—armed only with the Religion of our Lives—we may walk with fearless step past the silent sentry into the Realm Unknown! JOHN BULL doesn't often preach to his readers, but such are his thoughts to-day—and he feels all the better for having expressed them.

We don't much like that appeal from Messrs. Rosebery, Balfour and Co. for funds to feed the hungry children at our Council schools. We prefer the halfpenny rate authorised by the Provision of Meals Act. When the State forcibly takes a child from its home for the purpose, in the interests of the general community, of instructing it in the elements of education, the duty devolves upon it of seeing that the child is physically fit to receive and profit by such instruction. At the very least, there should be provided a wholesome mid-day meal in connection with every elementary school. And we are not sure that that meal would not be the most valuable item in the "education" of ninety-nine out of every hundred of the youngsters—especially if cooking and housekeeping classes were established in connection with it. Half the nonsense which is at present crammed into the heads of the kids is absolutely useless to them in after life. The first duty of every citizen is to learn how to cook and how to eat!

There will be a big cargo in the Government ship when it starts its next voyage, at the end of the month. On board is a Licensing Bill, an Irish University Bill, a Miners' Eight Hours Bill, an Education Bill, a Scotch Land Bill, a Scotch Valuation Bill, and a Housing Bill, to say nothing of a Bill, resolution, project, proposition, promise, or scheme concerning the status or precedence of an institution called the House of Lords, and several minor measures. Much of this load will not get to port. And, by way of assisting the Government, we would suggest that Mr. Asquith should leave the Licensing Bill alone, and devote his attention and energies to the more immediate and urgent task of reorganising the revenues and finances of the country, with a view to providing the funds for Pensions, and other pressing reforms of our social system.

As Mr. Robert Caldwell, the Irish-American Druce witness, has now been arrested for perjury, it would not be fair to discuss his ideas of the eternal verities. What surprises us is that on being arrested he should have been surprised at the occurrence. He appears to have been buoyed up on board ship by an assurance on the part of certain fellow-passengers that, though a warrant had been issued, it would not be executed. "Thank God for that!" he exclaimed with fervent piety, only to find on landing in New York that his gratitude to Providence was a little too previous. It goes without saying that Mr. Avory will be delighted to meet Mr. Caldwell again when the formalities for extradition have been completed. There should be some interesting disclosures—shouldn't there, Mr. Kimber?

The Shah has been good enough to inform the British and Russian Ambassadors, who recently parcelled out his dominions into two spheres of influence, that he does not entertain any intention of abolishing the constitutional *régime*. A statesman in Mars might be excused for wondering what on earth the constitution of Persia had to do with Russia and England. The truth of the matter is that Sir Edward Grey, a Liberal Foreign Minister, recently arranged with Russia to steal Persia and divide the spoils, should circumstances create the opportunity for that highly Christian proceeding. The Anglo-Russian Treaty does not commence, "Whereas we, the undersigned, have arranged and determined to steal the land of the Persians at a date to be subsequently fixed," but the effect of it is much as we have put it, and one of these fine mornings the Shah of all the Shants will awake to find that he does not amount to a row of pins. Meanwhile, the rather reactionary gentleman who wears the Royal diadem seems to be helping his own calamities forward, as fools, Royal and other, are apt to do.

"It's your money we want," was the phrase which shrieked at the populace of London at the last L.C.C. election from every hoarding and dead wall. It is the distinguished gentleman who was responsible for that mural outbreak whom we desire to congratulate on the success of a distinguished son. Recently a new post, worth £400 a year, was created under the Middlesex County Council. It is that of Chief Officer for the administration of the Food and Drugs Act, the Fertilisers and Feeding Stuffs Act, the Employment of Children Act, the Prevention of Cruelty to Children Act, the Shops Regulation Act, the Explosives Acts—and so forth. Solely by his own stupendous abilities and wide experience, Mr. Robinson, junior, has acquired this job at the age of twenty-nine, and will presently be drawing the salary with that promptness and regularity which is expected of a public servant who places great abilities at the disposal of his fellow men.

It is true that there were forty-eight other candidates for the job, but as they included only such gentlemen as the Chief Inspector of Weights and Measures at Liverpool, the Chief Inspector of West Bromwich, the Essex Inspector of the Metropolitan District, the Chief Sanitary Inspector of Marylebone, and the Inspector of Weights and Measures at Birmingham, it is obvious that the candidate best qualified for the money was Mr. Robinson, junior, who comes unhandicapped by prejudice or experience. He was the best candidate for many reasons. First of all, he was the son of Mr. R. A. Robinson, the leader of the Moderates on the London County Council, as before mentioned. Secondly, there is a Moderate majority on the Middlesex Council. Thirdly, Mr. Robinson, junior, was supported by Captain Jessel, the chairman of the London Municipal Society. Fourthly, Mr. Robinson, junior, had been an "organiser" to that Society. In addition to these pre-eminent qualifications, Mr. Robinson, junior, has been several other things—assistant editor of a chemist's paper, and confidential secretary to his distinguished parent to wit. He is also a member of the Bar, though we do not recall his name as advocate in connection wih any of the more sensational *causes célèbres*. Mr. Robinson, junior, was therefore clearly marked out by Providence for this job, and we take this opportunity of expressing the hope that he will have a good time in that sphere of life into which it has pleased the Middlesex County Council to call him.

What has come to be called "Peace Sunday" was celebrated in several London churches. Everywhere throughout the world the Christian nations are in arms, each one of them being prepared to shoot down or blow up any other Christian nation for any reason which it can justify to its own ends. After nearly two thousand years of Christianity we are still killing each other with all the weapons of that refined savagery which we call civilisation. As we can no longer find reasons for war, we invent pretexts and seek opportunities for it. The Palace of Peace at The Hague is a house of cards; a breath will blow it to the four winds. Disarmament is a chimera, a fantasm, the baseless fabric of a vision. Look where you will you find the nations increasing armaments instead of reducing them—ship against ship, gun against gun. We are even feverishly anxious to fulfil Tennyson's vision of the nations grappling in the blue. Our "Nulli Secunduses" and "La Partries" are omens of the day when the bloody work of human slaughter will go forward in sky as well as earth. The only practical way to avoid war between nation and nation is to hang every statesman who proposes it, or newspaper editor who aids and abets it. All war is a crime! There never was and never can be such a thing as a "just war."

The judges do not get sufficient holidays to recruit their exhausted energies. The Christmas Vacation, for instance, only lasts until January 11th, whereas it would extend, if the judges were taken into consideration, until May 27th, when they would be just in time to start work for Trinity Sittings. Meanwhile, their lordships have to face things as they are. It is, however, due to Mr. Justice Ridley to say that he rose two days before the commencement of the Christmas Vacation without asking anybody's leave, while twenty other judges did not put in an appearance on the Saturday before Christmas. What should be done is to abolish the legal holidays, and let the judges take their vacations when they please, in what order they please, for as long as they please—and the public be hanged! It cannot be too widely known that the public exist for the convenience of their lordships, and not their lordships for the convenience of the public. Justice can wait!

We desire to call the attention of the Society for Prevention of Cruelty to Children to a wicked and disgusting piece of cruelty recently perpetrated in the presence of a number of so-called godly persons. Frances Storr, known as "the girl preacher," aged thirteen years, was the victim. We need not enlarge on the dangers of that impressionable time in a little girl's life, save to suggest the grave results likely to accrue from any development of abnormality. We learn that "a great revival mission" at Holloway was the means of introducing this little lady to those who are so fond of denouncing the sensationalism of the music-hall. "She occupied a seat in the centre of the members of the mission choir, accompanied by Gertie Brackenbury, the infant soloist, and editress of many hymn-sheets." And then "a burly man, with dark beard, rose and talked of the wonderful mission of the girl evangelist in England and Scotland." There are occasions when the use of the "cat" can be defended, and this seems to us to be one of them, for we should like to wield it on the burly fanatic referred to. Then the girl preacher "led the audience in prayer and hymns." After this, "without a smile," and without noticing the crying of a healthy-minded baby, "this pale-faced child preached on a crowded platform in a hall crammed to suffocation" about "death-beds and the shortness of life." The New Theology has no charm for this thirteen-year-old evangelist, and the Rev. R. J. came in for full and free condemnation. After that "an overflow meeting, and 'The Story of My Young Life and My Wonderful Mission'"! The "mother" of the child sat by her side throughout the services! We have only to add that this wretched youngster has been brought to London by the proprietors of a "religious weekly paper." Religious! The cant and humbug and cruelty of the thing are almost beyond belief. Are there no men and women—no fathers and mothers—left in the Northern heights? Or is one more brain-wrecked victim a matter of no concern to those who boast that the Bible is the source of England's greatness?

Here are a few recent Examination Papers: (1) Ben Jonson survived Shakespeare in some respects. (2) George Eliot left a wife and children, who mourned greatly for his genius. (3) Chaucer was the father of English pottery. He began his writings during the reign of Queen Anne, and they are deserving of merit, being the first of her reign. (4) Francis Bacon wrote under the name of "Ovum Organum." (5) John Bunyan lived a life of scantity. (6) The most important event in the life of Horace was his birth in 45. (7) The Iliad is called an Epic poem, because it was first written in the Epic dialect. (8) Sanscrit is not used as much as it used to be, as it went out of use 1500 B.C. (9) Shakespeare's sonnits are on my blindness and ode to Imortallity. (10) Thomas B. Macauley's was a man of stern but gentle parents. (11) The early part of Milton's life was uphill work. He rose to favour towards the central part. (12) Adam Bede was a prominent writer of his time, for he threw his soul and body into his writings.

Reading "Pepy's Diary" the other night one of our correspondents came across the following:—

"FEBRUARY 22ND, 1664.—This evening came Mr. Alsopp, the King's brewer, with whom I spent an hour talking and bewailing the posture of things at present." So, after all, perhaps we have been a bit too hard on Mr. C. J. Stewart, the late Chairman.

We recently paid a flying visit to that wonderful place—in some respects the most wonderful in the world—the Casino at Monte Carlo. We found the same old crowd, the crowd which has been there for ages, and will remain there so long as the rooms endure. Here and there, maybe, there is a change in the units, but the crowd is ever and ever the same—cosmopolitan, motley and morose. Predominant, of course, is the system-monger—the man who will tell you what *ought* to turn up after any given coup. His face is haggard and his eyes are dim—and his pocket is invariably empty. Then there are the old wizened hags, with their purses and their pencils and their five-franc pieces; and the demi-mondaines, with their golden reticules and golden plaques; and the *blasés* old *roués*, with their eyeglasses and their leers; and the mute, cynical croupiers—with their rakes. And all the while the wheel goes round and the little marble drops into its allotted space—just next to what you have backed, or the very one you had intended to back—and so the game goes on, with its three per cent., in any case, in favour of the Table, and *Human Nature thrown in. That* is where the Administration makes its money. The man who has won can't stop till he has lost, and the man who has lost can't stop till, in the hope of winning, he has exhausted his funds, and, on the top of it all, not one man in a hundred regulates his stakes by a scientific regard to the amount of his available capital. Hence, how often do you see a player who has been following a certain number or combination obliged to cease just as, to his disgust, it begins to turn up.

There are two ways and two ways only of playing. One is to risk whatever small sum you can spare by placing it indiscriminately on the table, and trusting to luck to bring up your number on your colour or your column; and the other is to follow the law of averages and back that which, by such law, *ought* to come up. Thus, if red has come out, say, several times in succession, although, in the abstract, it is still only an even chance against its coming out again, the law of average tells you that it is black's turn. Try it in this way: throw a coin in the air a hundred times, and, as a rule, you will get—in the total result—a fairly even number of heads and tails. But there will have been runs in turn upon each. No calculation can determine such runs—all we know is that they *must* cease; and although, now and again, they may be sufficiently protracted to break any ordinary man's bank, still, by regulating the stake according to the capital, and following up, with an increasing amount, any of the even-money or two-to-one chances, you are sure in ninety-nine cases out of a hundred to find yourself a winner at some time. And then the Bank has only your Human Nature to rely on. For in ninety-nine cases out of a hundred, as well, you won't go away.

The other day we found ourselves amongst a forlorn little crowd of travellers at Folkestone Harbour. We had been told, on entering the train at Charing Cross, that "the boat might be half an hour late," but had been reconciled to our fate by the further assurance that we should find tea awaiting us. When, however, we reached the pier, we learnt that no boat was available; that one was expected from Calais, but that no news had arrived about it; and we were advised to betake ourselves to the nearest hotel, to which messengers would be despatched when the boat came in sight. And so hour after hour passed—but still no boat—till late at night we were told we could be taken on to Dover and wait there another hour or so for the night boat. And all the time one little lady, apparently a German governess, walked up and down the pier, and in and out of the station, declining, with becoming modesty, the hospitality of some of her fellow-travellers. It never seemed to have occurred to the railway authorities that possibly some of their customers were not prepared to adjourn to a fashionable and expensive hotel.

According to the medical officer of Gorton, "rates vary in inverse proportion to the brains of the community; the bigger the rates the smaller the brains." Undoubtedly this is so, and not less so because the medical officer of Gorton said the same thing in the same words about a year ago. If all of us were endowed with perfect brains, it is possible that we should devise means of getting on without rates. As, however, the perfect, ideal brain has yet to be manufactured, we shall probably go on levying and paying rates till Doomsday. There are brains of sorts not only in the County and Borough Councils, but in Parliament as well. Yet if anything is taken off either rates or taxes, it is with the object of putting something more on again. However, the Socialists are coming, and the millennium is not far off; so perhaps all will yet be well.

Here is another pretty bit of clerical cant. The Vicar of Kirton, near Boston, has dismissed Mr. Richard Skelton, one of his choristers, for singing at a Nonconformist chapel.

This is the letter the vicar wrote:—

> "My dear Skelton,—I very much regret to learn that you were taking part in some service at the Congregational Chapel on Sunday last. I am sure you must know that such action is inconsistent with the most elementary principles of Churchmanship.
>
> "The only justification for the existence of the various Dissenting bodies is that they honestly believe the Church's system and doctrine to be erroneous.
>
> "Therefore, for a Churchman to take an official part in their services is equivalent to maintaining that the Church's system is wrong; it is an act of disloyalty towards the Church and its Founder. If we believe that 'the Church's one foundation is Jesus Christ her Lord,' then to join with those who oppose the Church is to oppose Jesus Christ Himself.
>
> "I very much regret the course which you have taken, because it makes it impossible for you to continue as a member of the Church choir. I regret this the more because I valued your services, and because of the generous way in which your father and uncle have helped us on many occasions.—Believe me, yours very sincerely, "EDMUND S. PALMER."

The logic is delicious. Christ is the "one foundation" of the Established Church only, and to use His name in connection with any Nonconformist chapel is "an act of disloyalty" towards Him. We can only hope that "My dear Skelton" will pray for forgiveness

whilst there is yet time. For he has sinned grievously! Pish!

What is this we read in the *Daily News*? Is visions about? New York has decided to reopen its theatres and music-halls on Sundays, in the interests of good order and sobriety! "The enemies of Sabbatarianism have won the fight," weeps our contemporary, "but it is something in their favour"—note the qualified admission—it is "something" in their favour "that there was less drinking than on the Sundays when the theatres were closed." Where was the editor? He doesn't, as a rule, admit heresy of this kind into his columns.

The Vicar of Helmsley, in Yorkshire, is one of the old school. He considers that the bodies, as well as the souls of his flock, are committed to his charge. He recently issued his ukase against dancing, but has amended it to the extent that all worship of Terpsichore shall be under his personal supervision. He will not permit young couples, even if engaged, to stroll together down the country lanes; and, above all, he will not allow any Sunday paper to be distributed in his parish. (He doesn't, apparently, object to the Monday paper—which is prepared and printed on Sunday!) You may ask, how is it possible for him to enforce these feudal, Star Chamber decrees? The answer is simple. Helmsley is not only parson, but also squire ridden, and when the authority of the former is defied, the intervention of the latter is invoked—and then there is trouble. We must have a few words with the vicar next week.

One of the Sunday papers seems to be playing the game down to the deeps. Anything for sensation—anything which will appeal to morbid, vitiated tastes. One of its recent issues contained pictures by Robert Wood of his meeting with Dimmock, the woman he was charged with murdering, in the Rising Sun. He is grinning at her over the top of his beer glass. Another picture, which appears in a morning paper, is from the same facile pen. It represents a man hanging by his neck from a gallows, and a woman with a child weeping on her knees beside it. Lord Northcliffe and Co. have evidently bought up Robert Wood just as they bought up Jabez Balfour, and we are bound to admit that the artist has found a large, appropriate, and no doubt lucrative market. What won't do for the *Dispatch* is found useful for the *Mail*; what the *Mail* does not want can be put through the *Mirror*, and what is crowded out of the *Mirror* can go into the *Evening News*. It is said that all trouble has its compensations, and it must be both compensation and consolation to Robert Wood to find himself the petted *protégé* of a firm of newspaper proprietors whose chairman, chief buttress, and supreme director is a peer of the realm.

A gentleman writing from Cheshunt, in Herts, says he is quite sure "the supposition that death is a scientific necessity is entirely without foundation. Man dies merely because of his superstitious belief that living for ever is impossible." Nothing, as Mr. Huxley long ago pointed out, is impossible except a contradiction in terms. Even miracles are only antecedently incredible. There is no reason why this Cheshunt gentleman should not live for ever, except that nobody else has ever done it—although, having regard to the material of which man is made, there is a strong antecedent improbability against the possibility. One would suppose that, if man had been intended as an ever-going concern, he would have been built of ironstone, sandstone, marble, or granite. The Pyramids are still on the sands of time, but Rameses is dead. Cleopatra's "needle" is still on the Embankment, but Cleopatra herself, where, oh where, is she? It is currently reported that Noah lived for nine hundred and fifty years—despite his unabstemious habits. Anyhow, it is distinctly stated "and he died," so that the chances of this Cheshunt gentleman living for ever do not seem rosy. Indeed, he will be well advised not to rely on it.

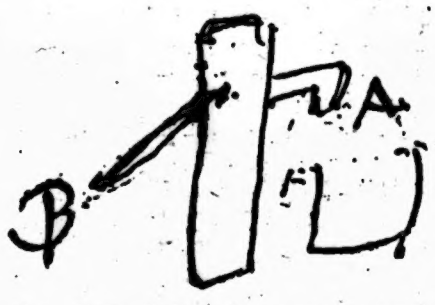
A pathetic illustration of the casual way in which some divisional police surgeons perform their duties has just been afforded at Fulham. An old woman, taken ill in the street, was rushed off to the station by a constable and charged with being drunk and incapable. Seen by the divisional surgeon, that learned man made the following entry in the police book:—"Woman in comatose condition through drink; not to be left in cell unless attended to by matron until sober." Becoming worse, the woman was removed to the workhouse infirmary, where she died from a ruptured blood vessel on the brain. The medical evidence and the port-mortem examination showed that there was no trace of drink in the case, "and the jury returned a verdict of death from natural causes." But what about the divisional police surgeon? Who is he? What are his qualifications? And what does the Home Secretary propose to do with him?

Christian Science is making headway. Here we have Canon Walpole, in addressing the Southwark Diocesan Conference, suggesting that "at the outset of an illness before the doctor has begun a clergyman should start with him, so that before the remedies were used they would be solemnly blessed, and that the patient should further be told that the remedies, wonderful as they were, were absolutely useless without the aid of prayer. Remarkable results would follow that way of healing." We quite agree. But, seriously, how much more of this kind of parson's piffle are we going to stand in the twentieth century? We were once under the care of an eminent Wimpole Street specialist, and there came a bishop for a serious operation. He spent several hours before the time fixed for the operation in invoking the divine blessing upon it. And when at length the great surgeon entered the room he was asked to wait for one more prayer. But he was a busy man, and he replied, "Pray as much as you like, but I'm going to begin the operation"—whereupon the bishop took the chloroform instead.

THE GREAT CAMDEN TOWN CASE AT A GLANCE.

September 11.—Murder of Emily Dimmock.
October 5.—Arrest of Robert Wood.
October 28.—Wood committed for trial on Coroner's warrant.
December 4.—Wood committed for trial at Clerkenwell Police Court after nine sittings.
December 11.—Grand Jury at Old Bailey finds a true bill against the accused.
December 12.—Trial opens before Mr. Justice Grantham.
December 18.—Robert Wood acquitted.

Anyone reading the above synopsis of the Camden Town murder from the columns of the *Weekly Dispatch* would, according to the editor of that journal, be able to form an accurate idea of the history of Wood's trial. The "case at a glance" is, of course, simply the ordinary routine of any murder case where there is an acquittal. It reminds us of the story of the schoolboy who was asked to define the mechanism of a pump. He immediately approached the blackboard and drew the outline of the exterior thus:—



and continued:—Let A be the spout, and let B be the handle. Pump away at B, and the water will come out at A.

"THE PRIEST AND THE GIRL."

Canon St. John, of St. George's Cathedral, Westminster Bridge Road, takes exception to our reference to him in the article under the above heading in our last issue. Indeed, in the opinion of his solicitors, our article "constitutes a gross and scurrilous libel" upon their client. Let us see, therefore, what we have said about the reverend gentleman. After mentioning that the man Holliday, on the death of his first wife and the breaking up of his home, "had to provide for the care of his daughter Dorothy," we proceeded:—

> "That he applied to Canon St. John, of St. George's Cathedral, Westminster Bridge Road, who gave a letter of introduction to the Southwark Rescue Society, 5, Westminster Bridge Road, S.W., and informed him that, upon its production, the officials of that institution would find a home for the child *until such time as her father was well again, and could have her back.*"

That is the whole reference to Canon St. John from the beginning to the end of the article; and how either he or his advisers can discover "a gross and scurrilous libel" in it passes our understanding. All that the passage conveyed to our mind, and all that it was ever intended to convey to the minds of our readers, was that the Canon did a kindly act to a man he knew and whom he was desirous of assisting in his distress. We in no way suggested, and do not suggest, that the Canon was either responsible for or even cognisant of the events subsequent to the child being handed over to the Society and being placed in the penitentiary. Now, however, that his attention has been called to the matter, we are sure he will exercise whatever influence he may possess with the Society to restore the girl to her parents.

We desire to make one correction, however. We were wrong in stating that the father has not been allowed to see his child. He has seen her several times, but the fact remains that with a good home and a good wife, he is not permited to have her back.

"John Bull's" Biscuits.

For speaking of a half-sheet of letter paper as bearing 555 words,
MESSRS. C. N. & A. M. WILLIAMSON.
(Contributors to the *Strand Magazine*)
TAKE THE BISCUIT.

For stating that "a valuable bull-dog had just given birth to nine puppies,"
THE *DAILY MIRROR*
TAKES THE BISCUIT.

For announcing in its issue of November 1st that a public debate would take place on October 27th,
THE *JEWISH WORLD*
TAKES THE BISCUIT.

For announcing the birth of a son (nee Nelly Hansen),
MR. & MRS. WILLIAM HASTINGS BROWN
(of Barry)
TAKE THE BISCUIT.

For recommending sundry bullocks put up to auction as "heavy milkers,"
MR. HERBERT T. FULFORD,
Auctioneer, of 5, Bedford Circus, Exeter,
TAKES THE BISCUIT.

For giving "Lady Ure" as the wife of "Lord Robert Ure,"
MR. HALL CAINE, Playwright,
TAKES THE BISCUIT.

For stating that two men who fell a distance of 2,000 ft. to the bottom of a mine "escaped without a scratch,"
THE *DAILY EXPRESS*
TAKES THE BISCUIT.

For asserting in the course of the Druce Case that "it was clear that a declaration made by a deceased person against his own interests was admissible,"
MR. HORACE AVORY, K.C.,
TAKES THE BISCUIT.

For the following descriptive lines: "A sail, big and square, appears, and glides by in spectral silence. . . . There is no breeze; there is not a ripple on the water,"
THE *WESTMINSTER GAZETTE*
TAKES THE BISCUIT.

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers, we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA in return for his (or her) using his best endeavours for one week to increase our circulation.

Upon compliance with the conditions of the scheme cheques will be duly forwarded.

The following claims have been received in respect of November 16th and 23rd:—

Mr. D. L. JENKINS, 70, Ribblesdale Road, Streatham, S.W. (No. 604,894).
Mr. ARTHUR F. MOSS, 32, Greencroft Gardens, Hampstead, N.W. (No. 609,222).
Mr. W. J. TONG, c.o. Mr. H. Millard, 76, Lamb's Conduit Street, Holborn, W.C. (No. 598,628).
Mr. S. B. WESTON, "Wharfedale," Haslemere Road, Southsea (No. 506,385).
Mr. MATTHEW H. LEE, Allendale House, West Ryton-on-Tyne (No. 566,476).
Mr. HORACE ECKERT, 16, Market Parade, High Road, E. Finchley (No. 608,726).
Mr. J. KEERWIN, 121, Bollo Bridge Road, South Acton, W. (No. 580,178).
Mr. L. R. BOND, 30, Delamere Road, Southsea, Hants (No. 561,462).
Mr. FRANK WILLIAMS, 70, Shakespeare Avenue, Bath (No. 593,719).
Mr. ROBERT TOWERS, Veolan, Leasome Road, Leasome, Cheshire (No. 574,042).
Mr. BEN SOMERSET, 4, Moss Bank, Parkgate Road, Chester (No. 532,864).
Mr. A. BLACKMAN, 85, Dempsey Street, Stepney, E. (No. 113,201).
Mrs. RAINFORD, 9, Cambridge Road, Lytham (No. 33,220).
Mr. L. GREAVES, 1, The Paragon, Ramsgate (No. 565,980).

THE FOLLOWING ARE THE FIFTY NUMBERS FOR OUR ISSUE OF NOVEMBER 30TH.

1089	14207	44559	65391	84733
1593	14647	44750	69585	84987
3710	16644	45055	70168	85979
4208	16910	48033	74195	102518
6030	17445	52851	77289	102934
7225	21528	57843	80512	104887
8508	36972	59868	82462	105929
11949	38403	61274	92009	106881
12369	41827	63785	93499	107556
12865	42797	65001	94471	111991

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED FEBRUARY 8TH (PUBLISHED FEBRUARY 6TH).

OPEN LETTERS AND POST-CARDS.

To the Old Year, Limbo.

DEAR OLD MAN,—Permit me to thank you for the kindness and encouragement with which you have treated me personally whilst you were on earth. When you first had the distinguished honour of introducing yourself to me, you made a large number of promises, and it affords me pleasure to say that you have kept some of them.

But you have not been as kind to everybody as you have been to me. You have driven some to suicide and others to matrimony, while you have brought many into the world without their permission, and without making the slightest provision for their comfort. You have also brought the country good trade, good wages, and good employment in most industrial enterprises, likewise you have depressed Consols to about the price of putty, or cheese. Indeed, you seem to have had a grudge against most gilt-edged stock, also against gold mines and other deep holes, where the gold goes in, but does not always come out. You have also run up the price of food and fuel to such an extent that bunkum is now cheaper than bacon. On the whole, however, you have been more than middling to most of us, if less than middling to some of us, and as you couldn't please everybody, I beg to thank you for your custom, and assure you that I am sorry you must leave us. As I told you last year, whilst I greet your successor with Hope, I can't forget that the running of your little course marks another milestone on my own road, and that ere long I and all of us must join you in that limbo to which you have now gone. Thanks to you, I know the road a little better.

JOHN BULL.

To the New Year, The Belfry, London.

YOUNG SIR,—Permit me to introduce myself. To be candid, I cannot disguise from you the fact that I am sorry to meet you, but it may be that I shall be still more sorry to part with you twelve months hence.

I am prejudiced against you in many ways. You ring yourself in from that belfry as if you had done something wonderful, and wanted everybody to know it; whereas you haven't done anything and are making a premature fuss about the things you are going to do. You remind me of the swaggering rooster of the farmyard. The hen lays the eggs, and the cock cock-a-doodle-doos on the ash heap. If you've finished tugging the bell rope, I crave a word in your ear. You can't impose on me. I'm not pricing you at your own valuation, I'm not taking you on trust, and you'll have me throwing things at you if you start boasting and swaggering around before you've settled down to fair, honest human work for human kind. There is a vast deal for you to do as soon as you have got your coat off. I am not sure there is not a great deal more for you to undo. In following Mr. Old Year, you will have all your work cut out to justify your existence.

I have now to add that if you behave yourself like a man and a brother, reduce the rates and taxes, keep us in health and strength, send us Old Age Pensions, preserve us from wars, and see that we have wherewithal to eat, drink, and be merry with, appropriate raiment for those of us who are men, and a sufficiency of high heels and feathers for those of us who are women, we shall do ourselves the pleasure of treating you to a handsome funeral later on.

JOHN BULL.

To W. N. Shaw, Esq., D.Sc., F.R.S., Clerk of the Weather, Meteorological Office.

MY DEAR SHAW,—This seems a suitable opportunity for me to say that I was not at all satisfied with the sort of weather you provided during the past twelve months. You did well at Easter, but with that single exception, the way you muddled up the seasons was nothing to your credit. You spoiled my holidays; you encouraged me to put away my winter clothing in June, and compelled me to put it on again; you forced me to carry an umbrella and a mackintosh practically the whole of the year, and on more than one occasion brought down a deluge when Mrs. Bull ventured abroad in her Sunday best.

During the next twelve months I shall be glad if you will get all the seasons back in their right places. If you must turn on the water tap, turn it on in bulk in winter and early spring, and in summer just sprinkle enough to water the flowers and keep the farmers and the parsons from praying for another flood. If we want any wet during the holidays we will put on a bathing costume and get it in the sea. While you are keeping off the rain, don't forget that sunshine also is good—good for the lungs, the heart, the nerves, and the liver. In fine and in short, sort out your weather more. Separate the samples, and show them off at the right time if you want me to appreciate your goods. You draw a pretty fair salary, and what I want to impress upon you is that during the last twelve months you didn't earn it. This year, if you don't show improvement, I shall be reluctantly compelled to call special attention to you on the Estimates by moving to reduce your salary.

JOHN BULL.

To the Revd. Edmund G. Falconer, Kirton Vicarage, Boston.

SINCERE SIR,—I take it you are sincere, as you so sign yourself, and sincerity is one of the things I admire, whether we agree or not. Not to waste words, it appears that a member of your Church Choir recently assisted in a musical service at Kirton Congregational Church. He did not, as far as I know, either pray, preach, or take a hand in the collection—he simply sang, and you have written to him a calm, dispassionate letter to the effect that his action "makes it impossible for him to continue a member of the Church choir." You tell him: "you must know such action is inconsistent with the most elementary principles of Churchmanship." Well! To the ordinary layman, this kind of thing is simply inexplicable. Do you really think that the attendance of a Churchman at a Nonconformist musical service is treason to the Church? And is the attendance of a Nonconformist at a Church festival equally treasonable to his denomination? Do you think your extraordinary views are likely to advantage the Church? Do you ever come out into the world, and note what is going on—the evils that need redressing, the crimes you might help prevent, the joys and comforts so sorely needed by thousands, the helping hand, the sympathetic word? Life is a hard fight, and the wounded are many—cannot you give yourself up to binding their wounds or easing their passing hours? What, in the name of your Master, is the matter with a Congregational service? Is it blasphemous, ribald, tending to evil, or is it every whit as good as your own? If Christ came to Boston, Lincs., do you think He would applaud or even tolerate such eccentricities as yours? Besides, where do your theories lead? If the two must not mix without "treason to the Church" do you suggest carrying it further—say, to Parliament? Undoubtedly the conscientious Churchman is in a minority there—do you suggest he should apply for the Chiltern Hundreds because association with Dissenters and Agnostics is "treason to the Church?" Don't you see how men like you are hastening on the only solution—Disestablishment? The man in the street doesn't quite understand why such vicars as you are allowed to insult men and women who do not happen to be of your opinions. More especially, as in nine cases out of ten he doesn't happen to share them himself.

JOHN BULL.

To Judge Woodfall, Westminster County Court.

My dear Judge,—I raise my hat to you. You are a sensible and humane man. It appears that recently an electrician was killed while at his work, and a claim for compensation came before you under the new Act. The man was living apart from his wife—in fact, had taken to himself a fresh partner of his joys and sorrows. Curiously, each lady had given hostages to fortune four times, so there were eight children in all. But for you, the poor little wretches of the No. 2 lady might have gone to Hades, or starved, so long as the sanctity of the marriage tie was upheld. With a refreshing freedom from hair-splitting, however, which makes you somewhat of a phenomenon nowadays, you have decided to cut up the £250 awarded, so that all the children are placed on the same footing, and receive £22 10s. each; the real widow gets £54, and the last beloved winds up with the remainder. This leaves her rather the worst off of the lot, but presumably she is young, and—well, there are always openings for young women in a Christian country. At any rate, I rejoice to think that the bar sinister is not pleaded to penalise the kiddies, who assuredly did not arrive through any fault of their own. I am looking forward to the day when children born inconveniently will be legitimised by the after-marriage of their parents. Of course, it is shocking, and all that; but there is so much electricity about now, you see, that we must get a shock once in a while; and this old country could do with a bit of shocking now and then. At any rate, you have decided that, under the Compensation Act, illegal Tommy is as good as legal Jack. Accidents *will* happen—that's why the Act was passed.

JOHN BULL.

OUR PUBLIC TRUSTEE.—II.

CHARLES JOHN STEWART, EX-OFFICIAL RECEIVER; EX-COUNTY COUNCIL CLERK; EX-BREWERY DIRECTOR.

By Horatio Bottomley.

I have undertaken to show that Mr. Stewart is utterly unfitted by temperament to fulfil the important position of Public Trustee. And I have said that so overwhelming is the case against him from this point of view that it becomes quite unnecessary to examine his credentials by the test of business capacity. Readers who are curious about the latter aspect of the case may be conveniently referred, at the moment, to the present position of Allsopp's Brewery, the chairmanship of which Mr. Stewart has just resigned in order to take up his newest rôle.

Mr. Stewart's Character.

It is, of course, during his career as Official Receiver that we get the best insight into the man's character. I came much into contact with him in those days. I found him a narrow, conventional, dull, self-seeking, malicious, and unscrupulous official—capable of resorting to any device to secure his own ends. Official aggrandisement and social advancement were his ruling passions; and, devoid of self-reliance or any strength of character, he would willingly become the tool of any person, or the instrument of any scheme, likely to further his ends. In one case, before the late Lord Brampton, I heard a solicitor swear that Mr. Stewart boasted that if he could only obtain a conviction it would be "a great feather in his cap," and I have proof that the great judge believed the story. Such a man is our Public Trustee!

Mr. Stewart's Malice.

Malice and vindictiveness were always the predominating features of Mr. Stewart's official career. In one of the note-books of the late Mr. Justice Hawkins I find this damning observation: "Malice of Stewart—his evidence to be looked on with caution." And this: "Stewart not reliable."

Suppression of Material Documents.

In two cases which came before the Courts, Mr. Stewart was found guilty of deliberately withholding material documents. In one case, I find Mr. (now Lord) Justice Vaughan Williams saying: "I can only assume that Mr. Stewart has deliberately withheld that report because he knew that its production would put him out of court." In another case, I find him charged by Sir Edward Clarke with "the wilful suppression" of a material document, and I find the judge agreeing with the charge.

Tampering with Evidence.

In the case of Regina *v.* Isaacs and others, Mr. Stewart swore an Information, in which amongst other things he stated that two persons were available witnesses to prove certain facts. At the trial only one of such witnesses was called, and it was suggested to Mr. Stewart in cross-examination that, having seen the other witness and found that he would not support the case, he had suggested to the Treasury that he should not be called. Here is an extract from the report of the case:—

You swore, in the Information, that Clara Hall and Thomas Seddon Hall were available witnesses?

Yes.

Is Thomas Seddon Hall still an available witness?

Yes, certainly he is an available witness.

Have you ever suggested that it would be better to call Miss Hall only, and not Thomas Seddon Hall?

The witness hesitated.

Come, you know this is a serious question. You ought not to have to think.

Yes, I think I did say one witness was enough.

My question is whether you suggested it would be better to call Miss Hall only, and whether that was the result of an interview between you and Thomas Seddon Hall?

Yes, I can give you the particulars of that——

Mr. Justice Hawkins: Then you did suggest it would be better not to call Mr. Thomas Seddon Hall?

I told the Treasury——

Mr. Justice Hawkins (sternly): It is a very plain question, and you must answer it.

The Witness: Yes, my Lord, I said as far as I know——

Mr. Justice Hawkins: That it would be better to rely on Miss Hall, and not to call Mr. Thomas Seddon Hall?

Witness: Yes.

Mr. Justice Hawkins: That will do, sir.

Such a man is our Public Trustee! I could continue quoting till all my available space was exhausted.

Reckless Charges.

In another case—again before Mr. Justice Vaughan Williams—Mr. Stewart had launched charges of fraud, and here is an extract from the report:—

The Judge: But Mr. Stewart has made a definite charge of fraud, and I ask for the evidence.

Mr. Muir MacKenzie: I have no other evidence. I am not prepared with any——

His Lordship: It is infamous——

Mr. Muir MacKenzie: If your Lordship thinks the charge should not have been made——

His Lordship: I take a very strong view indeed of the conduct of Mr. Stewart.

Mr. Muir MacKenzie: After what has fallen from your Lordship, I feel that I ought to withdraw the charge of fraud.

His Lordship: Very well—it is withdrawn.

Again we say, such a man is our Public Trustee!

Mystery of the Appointment.

How came such a man to be appointed to this important post? There must surely have been many competent men available. But before the Act really became operative—before the Rules defining its scope had been laid before Parliament as required by the Act—we heard, with amazement, that Mr. Stewart, under whose *régime* Allsopp's was going from bad to worse, was to be pitchforked into the office—just as, by some subtle social influence, he had been pitchforked into his three previous berths. No step was taken to ascertain what candidates were forthcoming. Even the power given by the Act to the Treasury to nominate a suitable person was ignored. And thus a man who has been a failure in everything he has ever undertaken, and who has again and again been declared by his Majesty's judges to be utterly unreliable—becomes our Public Trustee!

And thus, too, is the new Act doomed at its birth to failure.

ST. ANTHONY OF PADUA.

A correspondent sends us an advertisement cut from the advertising columns of the *Freeman's Journal*. It is headed "A Struggling Mission," and begins:—

THE DIOCESE OF NORTHAMPTON, FAKENHAM, NORFOLK, ENGLAND.

Mass said and Benediction given IN A GARRET.

Average Weekly Collection ..... 3s. 6d.

No endowment whatever, except HOPE. Not a great kind of endowment, you will say, good reader. Ah, well! Who knows? Great things have, as a rule, very small beginnings. There was the stable of Bethlehem, and God's hand is not shortened. I HAVE hopes. I have GREAT hopes that this latest Mission, opened by the Bishop of Northampton, will, in due course, become a great Mission.

But outside help is, evidently, necessary. Will it be forthcoming?

The concluding paragraphs of the advertisement are as follows:—

DON'T TURN A DEAF EAR TO MY URGENT APPEAL.

"May God bless and prosper your endeavours in establishing a Mission at Fakenham.

✠ ARTHUR,
Bishop of Northampton.

Address—Father H. W. Gray, Catholic Mission, Fakenham, England.

P.S.—I will gratefully and promptly acknowledge the smallest donation, and send with my acknowledgment a beautiful picture of the Sacred Heart.

The new Mission is dedicated to St. Anthony of Padua."

Does our Dublin contemporary print this advertisement without charge? It is unlikely. But if charged for at anything like the usual rates how can an "average weekly collection of 3s. 6d." pay for it? Our correspondent writes:—

"This advertisement to my certain knowledge has been in this paper (the *Freeman's Journal*) every day for the past three years. It has also appeared in nearly all the provincial papers."

Is that so? We invite Father Gray to tell us, and if it be so, to give the explanation.

AMONG THE MUMMERS.

THE IMPORTANCE OF BEING NOTORIOUS.

I trust that before these lines are read, the music-hall public will have convinced Mr. Walter Gibbons that he has made a mistake in starring Mr. Robert Wood, the "hero" of the recent Camden Town murder charge, as an entertainer at a well-known circuit of variety palaces. I do not believe that the decent section of the English people—and from this section are drawn the bulk of the patrons of our music-halls—want to see or hear Mr. Robert Wood. When the English jury had given Mr. Wood the benefit of the doubt—as was that jury's bounden duty on the evidence—it behoved Mr. Wood to retire once more into that seclusion from which he was dragged to stand his trial. It goes without saying, of course, that he was innocent of the charge preferred against him; but his own testimony made it abundantly clear that he was not of the stuff of which the English people expect their heroes to be made. The riff-raff outside the New Bailey cheered him, certainly; and most of us were relieved to hear the verdict. But the figure cut by Mr. Wood under cross-examination was by no means a likeable one; and his exploitation by some of the sensational newspapers since his release must have disgusted all wholesome citizens. That he has an elementary knowledge of drawing was plain from the "Rising Sun" postcard and the other specimens of his handicraft that were published subsequently in the newspapers. But I shall be greatly surprised if the ordinary customers of Mr. Gibbons are willing to pay money to see this conceited youth drawing caricatures of Sir William Grantham, Mr. Marshall Hall and Sir Charles Mathews, to the patter of Mr. George Harrington. I have never heard of a projected "turn" in more evil taste; and if the law cannot deal with it, I trust that the respectable public and the better class of journal will. I may add that Mr. Gibbons is one of the few music-hall managers whom I do not know personally, and that I have never seen (nor wished to see) Mr. Wood. Therefore, I speak quite without animus against either the manager or the "artist." My only concern is for the sanity and well-being and good repute of variety enterprise in England; and I believe that my protest will be re-echoed by all healthy-minded Englishmen, whether they frequent the music-halls or not.

CHURCH AND STAGE.

I do not wish to see subjects deemed sacred by any portion of my countrymen dealt with commercially in the English theatre. But I have wondered often that the churches of to-day are so slow to follow in the footsteps of the churches of the past, which utilised the stage extensively to illustrate the more picturesque aspects of their faith. As a rule, where the example of the early churches has been followed in later days the thing has been done somewhat vulgarly. Yet the "Everyman" morality the Chester plays revived lately in London, and the Bethlehem Tableaux now being presented at Kennington, prove that it is possible to do the thing decently and in order. Not the most devout saint could be offended by such living pictures, whether they are used to exemplify the tenets of a particular creed or to emphasise such universal themes as that of "Everyman." Many persons of unorthodox belief would, I am sure, be interested in the emotional and historic sides of such displays at Christmastide, Easter, and other seasons of the year that have an appeal beyond the limits of the classified faiths. The general truths common to most religions, and some heresies, could be impressed upon children more significantly by tableaux or acted pieces than in any other way. Especially in the country villages is there an opening for the production of Moralities and other simple plays of a mildly didactic type; and I commend the idea to the sympathetic consideration of the many enlightened clerical readers of this journal. The Rev. C. L. Marson, the Rev. C. E. Brooke, and others, have done what I suggest without incurring episcopal damnation; so that the danger to others who may care to try the experiment is presumably not great.

THE IMPROVED PANTOMIME.

A general consensus of opinion prevails among my critical friends that this year's London pantomimes are the best that the capital has ever seen. As I write, I have sampled those at Drury Lane, the Adelphi, and the Lyceum; and I can cordially recommend these three from personal knowledge. I am told that Mr. J. B. Mulholland's show at the Marlborough, and Mr. Dudley Bennett's at the Shakespeare, Clapham Junction, and Mr. Robert Arthur's at the Camden, the Coronet and the Kennington are also very good. There are fewer pantomimes this year in the London area than in any year since 1896—a circumstance accounted for by the capture of many of the outlying theatres in the net of variety enterprise. Half the suburban play-houses have been turned into music-halls in three years—a direct consequence, as I believe, of the prohibition of smoking at the local theatres and the liberty of smoking at the variety palaces. Several of the suburban theatres have at once availed themselves of the newly conferred privilege; and the effect on the box-office will be watched with interest by everybody interested in entertainment catering.

FOR THE KIDDIES.

At the chief of all the pantomimes—and, on the whole, the best—the Drury Lane "Babes," two or three points are especially noticeable. For many years the demands of the little people had been too largely ignored, here as elsewhere. This year, although the plot is complicated by the dovetailing of two other fairy-tales into the story of "The Babes in the Wood," any intelligent child of six or seven years should be able to detect its ramifications under the customary veneer of variety "turn," elaborate ballet, and other diversions. This is as it should be. Again, occasionally, at the Lane, glare and gaudiness have held sway in the scenic department; this year the stage pictures are of the finest, beautifully designed and charmingly painted. I have seen nothing on any stage to beat the "Harvest" setting at Old Drury. The humour, likewise, is mostly more discreet than of old; whilst the company has never before been so excellent in all its parts. Those who like a more "old-fashioned" pantomime—admirable of its kind in every respect—may rely upon the Lyceum "Robinson Crusoe" to give them exactly what they want—good weight and a bit over. The personnel of the Adelphi "Aladdin" includes that bright particular "lady," Mr. Malcolm Scott (more knowing and funny than ever); Happy Fanny Fields, with her smile in full working order; and other clever people. Moreover, it is excellently put on in every way; and had I the necessary space nothing would give me greater pleasure than to spend the rest of my life in detailing its various delights.

A WORD FOR THE CONCERTINA.

Until lately I classed the concertina with the mouth-organ, the jew's harp, and the accordion as an instrument of torture beloved chiefly of the Cockney hooligan. Then I heard Miss Christine Hawkes! Having done so, I look forward confidently to the time when the *beau monde* will spend its evenings playing to itself on the concertina (English brand), instead of playing with its friends at bridge. I am not old enough to remember the days recalled by Mr. Wilhelm Ganz, when he used to accompany concertina recitals; but, with visions of Miss Hawkes fondling her extraordinary instrument and extracting from it the musical effects of a small orchestra, the supposition becomes at least credible.

A VARIETY SCHOOL.

Some years ago the late Mr. Adney Payne suggested the formation of a "Variety School," where young men and maidens who wished to earn £500 a week (or less) might be coached in the rudiments of the trick, and now Mr. Harold Godwin has revived the scheme. There is a great deal in it. It will not produce Lauders, and Robeys, and Lenos, and Marie Lloyds by the bushel, of course; but it should help many a potential second-rate artist—and the second-rate artists are ninety-nine one-hundredths of the lot—to get a start on the right lines. What struck me most of all at the various "trial matinées" given in town was the amount of misdirected ability displayed by some of the competitors. But they had not been taught to make the best of their talent, vocal or otherwise. Some of those professionals who are now unemployed perenially, except during pantomime time, would object to the Variety School, no doubt, on the ground that it might help to still further overcrowd an already overcrowded business. But would it? Would it not offer an attractive and well-conducted alternative to the crowd of sharks who now prey on the novice and throw into the hands of the worst kind of agent every year hundreds of utterly incapable persons willing to take "next to nothing" as a salary?

P.

GREAT LIMERICK COMPETITION.

£500

1st PRIZE.

ALL PRIZES ABSOLUTELY GUARANTEED

Whitehall Court, S.W.
Dec., 1905.

I find the Cigarettes most excellent and feel proud of being their sponsor. I wish you every possible success with them.

Hall Caine

A Great Enterprise. This is the first occasion on record when a firm of genuine Tobacco Manufacturers have supplied their goods direct to the public. Messrs. E. D. Gerard & Co., Ltd., of 8, Lambeth Palace Rd., London, S.E., the Proprietors and absolute Manufacturers of the famous "Debenture Stock" Cigarettes and "Indaba" Smoking Mixture, have inaugurated this Competition for the sole purpose of further introducing to discerning smokers their latest success, "Hall Caine" Cigarettes, Turkish and Virginian.

The Price. "Hall Caine" Cigarettes have always, and are now, being sold throughout the United Kingdom, at 5/- per hundred, but as a huge advertisement, to all Competitors in this great Limerick, **the Cigarettes will be sold at THREE SHILLINGS per hundred, post paid.**

The Cigarette. The "Hall Caine" Cigarette, in either Turkish or Virginian, represents the perfection of high-grade smoking at a popular price, and we feel confident that once having smoked a hundred, you will remain a smoker of the Brand for ever.

The Prizes are absolutely guaranteed by the firm of Messrs. E. D. Gerard & Co., Ltd., and **will be given independently of the number of Cigarettes sold, whether 500 or 50,000.** The whole scheme is purely and simply an advertisement, the cash prizes offered being considered part of the advertising expenditure.

The Judges **Mr. Aubrey Hopwood,** the well-known author of **"Rhymes without Reason," Lyrics for "The Runaway Girl," "Bluebell in Fairyland," "Cherry Girl," "Lucky Star," "You and I,"** etc., etc., has consented to be one of the Limerick Committee, in company with other well-known literary authorities.

Conditions. Simply fill up the last line of the Limerick printed below, and forward to us with P.O. for 3/-, crossed "& Co.," with order for 100 "Hall Caine" Cigarettes. State if Turkish or Virginian required.

Finally. Nearly every man smokes Cigarettes—if he does not, his friend does. At this time of the year Cigarettes are more acceptable as Xmas presents (especially high-grade Cigarettes of the "Hall Caine" Brand. **Ladies** are especially invited to compete for these huge prizes, and give the Cigarettes to their male friends as Xmas, New Year, or Birthday gifts.

Important Notice 1. Every solution sent in will be carefully classified and judged entirely on its merits. As it is impossible to do this in the short space of one week, competitors are requested to send in their last lines at the earliest possible date. Closing date will be shortly announced. 2. Cheques will be sent to prize-winners within a week of the result being made public. 3. No member of the firm, employee, or friend of any member or employee, is eligible to compete. 4. Any number of last lines may be sent, but for each one a further 100 "Hall Caine" Cigarettes must be purchased, and the price thereof, 3/-, including postage, included.

Entry Coupon.

Address Envelope:
The Limerick Committee,
E. & D. Gerard & Co., Ltd.,
8, Lambeth Palace Road, London, S.E.

.....1908

Cut out this Coupon, fill up carefully.

Gentlemen—Kindly send post paid a box of Turkish *Virginian Cigarettes, for which I enclose P.O. for 3s.

If from any cause you do not execute this order, you are at liberty to return my money, and by so doing I entirely waive my right to be considered a Competitor.

*If Virginian are required strike out Turkish and vice versa.

Full Name..... (Please write clearly.)

Postal Address .....

Town ..... County .....

Here is the unfinished Limerick to which the last line should be added:

There's a Cigarette called the Hall Caine,
One tried, always asked for again.
In flavour and Zest,
It excels all the rest,
.....

I agree to accept the Committee's decision as final, and I enter the Competition on that distinct understanding.

If more than one last line is sent, write same with name and address on a separate sheet of plain paper and pin to the Entry Coupon. Only one attempt must be made on each sheet, and for each 100 "Hall Caine" Cigarettes must be purchased line 3s., including postage. Additional Entry Coupons will be sent on receipt of stamped addressed envelope.

A REVELATION IN PIPE TOBACCOS "INDABA" SMOKING MIXTURE.

SOLD BY ALL HIGH-CLASS TOBACCONISTS. — 1/- 2-OZ. PACKET 2/- ½-LB. PACKET)

HAPPY OLD YEAR.

By Jim Crow.

[We desire it to be distinctly understood that we do not identify ourselves with Mr. Crow's views on this or any other question.]

I am sufficiently Conservative to prefer old things to new. I like old port, old brandy, old furniture, old gold. Even old women amuse me, and I am not attracted by the new woman, at any rate when she dabbles in politics. So I do not serve up the conventional compliments to you, but content myself with expressing a hope that you have all had a very happy old year. If you have not had one it is not my fault. I have done my best to keep you instructed and entertained, and you are all certainly better Britons, happier, wiser, brighter beings if you have followed my counsels of perfection.

Retrospect.

If only I had a memory, I might occupy your attention by reverting to my article on New Year Resolutions twelve months ago, and reckoning up how far they have been kept. But here I am at Monte Carlo without even a file of John Bull to which I can refer. Perhaps it is as well, for the best intentions are apt to pave a certain place. However, I don't think it has been a very bad year, after all. I know I have enjoyed nearly every minute thereof. The great secret of enjoyment, dear Brethren, is this: Never worry, never brood. In other words, have a good conscience like mine, clear as crystal. A clear conscience, just like no conscience at all (the next best thing), is the one infallible recipe for longevity. It is the true elixir of life. It has enabled me to retain my youth and beauty, whereby damsels are captivated—in a word, to keep crow's feet off Crow's face.

Forks and Hope.

However, I am digressing, and it will soon be time for me to go down to the gambling-rooms, and make a fortune. I assure you it requires a fair stock of hope to talk of winning a fortune here at Monte Carlo. At various intervals throughout the old year I have come out and endeavoured to turn a few pounds into thousands. I have not succeeded so far, but I am convinced that my attitude is the right one. The time is bound to come when luck is in. Then I shall profit enormously. Meanwhile, when the luck is out, I cannot suffer severely. I mention all this because I think it is a healthy attitude to take towards life in general. Some day I will prove the truth of this axiom to you all.

The Play is the Thing.

Alas and alack! So, my first New Year's resolution has gone. I promised and vowed to myself that I would write you a real stodgy retrospect of the old year. I was going to sum up politics, international relations, law, love and letters—in fact, I meant to give you a sort of Crow's Speech on the opening of his Parliament. Happy thought; I will do that some day, not forgetting to ask my faithful member of the House of Commons to be generous in Committee of Supply. ["How now, Horatio? Why so sick and pale?" as Bacon hath it.] But how can I write about politics "when our guid man's awa',"—in other words, when Winston is at Gondokoro and the only remaining orators are poor old Roberts and our fat friend Asquiffy and Cleopold Maxse, the brother of the plagiarist? And how can I write about anything serious, even love, when all my thoughts are wrapped up in the hazards of roulette? Here, if anywhere, the play's the thing, and we must put away serious matters.

Crow's Welcome.

One of my chief pleasures in life is to find that I create a sensation wherever I go. I had not been here many days before the papers were full of my exploits. *Barnett's Weekly* began it, and *Barnett's Weekly* is an honourable journal. With true sea-green incorruptibility, it followed my fortunes at the tables, but I really must protest against the story that I was turned out of the Rooms for trying to back Number 13 with a John Bull biscuit. What an idea! Fancy wanting to win 35 biscuits. Really, I am not yet rich enough to keep a pack of hounds. However, no one can quarrel with the noble and puissant Barnett, who not only looks like Henley but writes like that distinguished master of British prose. He shall have his jests, even though they be at my expense. I can always console myself by reflecting that I have had many luscious beverages at his expense, and drinks are even more comforting than jests.

Mrs. Crow.

Now I come to family matters. You know how badly I behaved to Mrs. Crow in the train, asking her if she was quite comfortable, sure that there were no draughts, etc., etc., etc., and then making her change places with me. As a matter of fact, there was no truth in that story, but I forgive all my enemies and calumniators. However, I have now got the whip hand over her. Ever since I came to Monte Carlo, my chief ambition has been to win what is known as the "grand coup." To win the grand coup you put a five-franc piece on a number. If the number comes up, the croupier pushes 175 francs towards you. But instead of pouching it, you wave your hand in a lordly way, and say to the croupier in your very best French, *"Ajoutez, s'il vous plait, Monsieur."* He then adds your winnings to your stake, and you stand to win a maximum, which, I need not remind you, is about £250. Well, the other day I put five francs on No. 31. Up it came. I waved my hand in the orthodox way, and 180 francs were lodged on No. 31. Just at that moment in came Mrs. Crow. She saw that I had nine gold pieces on a number. Imagine her disgust. She said, "JIM, you must be mad! Good gracious, how can you do such silly things? No wonder I have to starve and struggle to make both ends meet, no wonder I haven't a decent stitch to my back, if you will persist in squandering money like that!" *Bref!* I was persuaded to take eight coins away and leave only one louis on No. 31. The ball rolled round, rattled against obstacles, and then I heard the melodious voice of the croupier announcing "*Trente-et-un, noir, impair et passe!*" Instead of nearly £250 I had only won £28! Of course, on general principles, Mrs. Crow was quite right. It was very unlikely that the number would roll up again. But (*bref!*) Mrs. Crow now has to sing small.

JOHN BULL'S NEWEST THEOLOGY.

We regret that we are unable to continue the "Newest Theology" articles in our present issue. The next instalment will appear on January 11*th.*

HUMAN DOCUMENTS.—XV.

With reference to the appeal we published in our issue of December 14th under the head of "Human Documents," a correspondent, whose name and address we shall be glad to give to the person concerned, writes to say that if our correspondent will communicate with him work will be found for him "if he is capable of manual labour."

MR. ALFRED WEST AT THE POLYTECHNIC.

Mr. Alfred West's entertainment at the Polytechnic, Regent Street, may be heartily commended to the parents and friends of youngsters desirous of giving—and receiving themselves—an enjoyable and instructive afternoon's amusement. The animated pictures are remarkably clear and steady, and no better means of interesting future citizens in "Our Army, Our Navy, and Our Colonies" could be devised than a visit to Regent Street. The entertainment is under the patronage of the Lords of the Admiralty and the Army Council, who have given special facilities for the taking of the views.

What is Your Number?

CHANGE IN OUR SCHEME.

FIFTY NUMBERS DRAWN WEEKLY.

SEE ANNOUNCEMENT ON PAGE 5.

AMONG THE BOOKS.

By HERBERT VIVIAN.

THE COMPLETE COOK.

"It is something to have served under Napoleon," added Prevost, with the grand air of the Imperial Kitchen. Had it not been for Waterloo, I should have had the cross. But the Bourbons and the cooks of the Empire never could understand each other. . . . When Monsieur passed my soup of Austerlitz untasted, I knew the old family was doomed. . . . You do not know Anastase? There is a man! But the Emperor has him secure. He can scarcely complain, however, since he is decorated and has the rank of full colonel.—B. DISRAELI: *Tancred*.

"A Guide to Modern Cookery." By A. Escoffier. (London: Heinemann. 1907. Price 12s. 6d. net.)

As everyone knows, M. Escoffier is the culinary king. But he will chiefly be remembered as the organiser of a gastronomic revolution. As he points out in his preface, it is only some twenty years since English ancestral customs began to make way for modern methods. A generation ago scarcely anyone ever dreamed of dining or supping at a restaurant, one very good reason being that no decent restaurant existed. Whether the demand created the supply or the supply the demand I do not know. At any rate, M. Escoffier was the pioneer and organiser of the revolution. He is the apostle of lightness and variety; he claims to have entirely dethroned the long and cumbrous repasts of heavier times. In this comprehensive book he takes us all through the various stages of cooking, from the preparation of what he calls the "fundamental elements of cooking," that is to say, the aboriginal sauces and stocks which form the groundwork of all serious cookery, to the actual preparation of every imaginable dish. With this admirable work in his or her hands it will be quite unnecessary for anyone to study at a school of cooking, for here are the fullest instructions whereby anyone of us may be enabled to become a chef. And even those of us who have no aspirations in that direction will find M. Escoffier a charming companion as well as an elegant writer, who will make a visit to a restaurant doubly interesting by endowing us with a complete understanding of the menu.

BOOK PLATES.

"Charles E. Dawson: His Book of Book-Plates, Consisting of Twenty-four Original Designs." (Edinburgh: Schulze. 1907. Price 5s. net.)

Mr. Dawson is to be congratulated upon his ingenious and fantastic collection of book-plates. In old days people were content to adorn the inside of their books with their coats of arms, but artistic considerations, and perhaps the fact that many people now possess books without possessing coats of arms, have created a fashion in pictorial designs which are equally useful for the assertion of ownership. Everybody who appreciates fanciful work should obtain a copy of this book, and, if possible, induce Mr. Dawson to design something for him.

"Under North Star and Southern Cross." By Francis Sinclair. (London: Low, Marston. 1907. Price 6s.)

Though a bit too leisurely, diffuse, and long-winded, these stories are quite exciting when brought up to the scratch. Sometimes the author taxes our credulity unduly, as when he tells of a boat being cut in half by a rope. But this is the very book to give boys at Christmas-time, and it will be enjoyed also by grown-up people. I have enjoyed it myself. What higher praise can I give?

"Christmas at Poverty Castle." By Tom Gallon. (London: Nash. 1907. Price 6s.)

A simple, nonsensical book, redeemed by some charming children who talk in a delightful way. They almost bear comparison with the creations of E. Nesbit, who has, perhaps, succeeded in idealising children more than anybody else. The author would probably be more engaging if he could forget that he had ever read Dickens. But he is pleasant and refreshing. My only criticism is that he drags in the unnecessary phrase, "as it were," too frequently. And the pictures are all wrongly numbered and bound up out of their proper places.

"The Spinning of Fate." By Agnes C. Mitchell. (London: Cassell. 1907. Price 6s.)

This is a hotch-potch of almost every commonplace novel one has ever read. There is a fascinating young officer, whom everybody loves. He embezzles money and has to leave his regiment and go in hiding. Walking on the sands, he chances to find an old friend of his, who has just committed suicide. With incredible ease he changes personalities with him, and departs in safety. After a time he comes home and dies of consumption. There is not a vestige of interest on any page, and all the characters are irritating. The worst of all is a cantankerous old mother, who makes a bargain with her daughter, Mollie. If Mollie will marry a man she dislikes the mother will agree to grant some new waterworks to the neighbouring town. I have read of many ways of coercing undutiful daughters, but never of any quite so idiotic. I am very curious to know how this book ever came to be published.

"Oscar Wilde." By Leonard Cresswell Ingleby. (London: Laurie. 1907. Price 12s. 6d. net.)

There seems to be a misguided effort to keep alive the memory of a wretched man who would be much better forgotten. I met Wilde in his heyday, when he was the sort of fashionable tame cat of the hour, and when quite a number of people found amusement in his literary poses and artistic vagaries. I thought him empty and stupid, and soon found that he was not even original. However, his plays have still survived, probably because there are so few plays nowadays which will keep anyone awake. If he is to be remembered at all, it must be as a playwright—I had almost written plagiarist. The writer of this book, dealing with Wilde as an alleged dramatist, indulges in a great deal of foolish fawning, and actually asserts, in the midst of a wilderness of flattery:

> Much would be forgiven for one definition alone, that of the fox-hunter—"the unspeakable in pursuit of the uneatable." And Sheridan himself might envy the pronouncement that "the youth of America is its oldest tradition."

These are certainly very characteristic of Wilde's idea of epigram. The definition of the fox-hunter is merely stupid and ignorant; the "pronouncement" about Yankees has neither a vestige of meaning nor a glimmer of common sense. Surely, if Wilde's friends have his memory at heart, the best thing they can do is to allow him to be forgotten. If they believe him to be worthy of Paradise, let it take the form of a Nirvana. In any case, they should not allow hall hysterical hero-worshippers to talk nonsense.

"The Soul of Man." By Oscar Wilde. (London: Humphreys. 1907. Price 3s. 6d. net.)

This is a sumptuous reprint of an article in the *Fortnightly Review*, far below the average of the excellent articles which usually appear in that admirable periodical. The binding and paper and printing are quite attractive.

"Topics for Conversation." By Lady Bell. (London: Humphreys. 1907. Price 3s. 6d. net.)

A reprint of ephemeral articles of no particular merit. Their skittishness only serves to make their heaviness more oppressive. They certainly did not deserve so sumptuous a dress.

NEW YEAR RESOLUTIONS.

Our Hero decides to turn over new leaf. No leaf left. Buys new book for good intentions. Following are the entries:—

December 27th.—This day decided to reform on Jan. 1st, 1908. Shall be abstainer, attend to spiritual devotions, and neutralise taste for "smokers" by attending choir practice. Wife delighted; relations proud.

December 28th.—Christmas cigars from wife so horrid shall have no difficulty in giving up smoking. Am constantly inhaling fumes of burnt brown paper, and see things through smoked glass. Shall be non-smoker. Smoking friends in ecstacies!

December 29th.—Have given wife instructions am "out" to callers. Wife cannot account for silence and sarcastically exclaims, "What lively company!" Decide at once to go out. Return at 3.15.

December 30th.—Attend to correspondence. Hand shaky. Brandy is medicinal. Have good long walk (round a billiard table). Appetite bad; call for gin and bitters. Vehemently promise to reform by January 1st.

December 31st.—Determined to sign the pledge. Have been flourishing signature in bold style all morning. Call on Commissioner of Oaths and am politely informed that the department has no connection with an Inebriates' Home. Friends discover a melancholy change. Acquaint them am in training for the 1908 reform. Am christened "Eugene Aram," and warned that sudden resolutions tend to reaction. All assert that even Imperial measures are gradual. Repair for Imperial measures. Have faint recollection of hilarious laughter through singing in honour of self, "For he's a jolly good fellow."

January 1st.—The day, at last. Must neglect further entries owing to important appointment.

January 2nd.—Alas! Only one entry to make. "Pay 5s. and the doctor's fee."

A SELECTION FROM

JOHN BULL'S TOYS.

IN THE CITY.

THE SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY.

A Discreditable Defence.

Our attention has been directed to a case in which this Company was a party. It is claimed by our correspondent, who was the plaintiff in the suit, that he has been unfairly treated by the Company. We have looked over the evidence in the case, and upon the admitted facts we are surprised that the directors of the Company have sanctioned the action taken in their names. Let us say at once that we have no wish to disparage the Scottish Temperance Life Assurance Company. It is a comparatively young Company, established in 1883, but during the quarter-century of its existence it has been well managed, and its position at the present time is strong. Nor shall we enter into the merits of the dispute between the Company and our correspondent. Our comment is directed simply to the plea set up by the Company, which, in our judgment, is unworthy of any Company of standing; but before referring to this plea we must say a word in explanation of the dispute.

Our correspondent wished to obtain an advance on certain houses belonging to him, and the Scottish Temperance Life Company has recently formulated a house purchase scheme, under which it advances the greater part of the purchase money on mortgage of the property to be purchased upon each tenant purchaser taking out a redemption policy with the Company, and insuring his life for the amount advanced. Under this scheme the Company advertised that no survey fees would be asked for, and when, in the course of the negotiations with our correspondent, a survey fee of six guineas was requested, our correspondent demurred, and only agreed to pay the survey fee on the express understanding that the Company would lend two-thirds of the amount which its surveyor certified to be the value of the houses.

In due course, the Company's surveyor went over the property, and afterwards called on the plaintiff's solicitors and stated that he was very pleased with the houses, and with the prospects of the estate generally, and had recommended the Company to make an advance of £265 per house freehold. But to the surprise of the plaintiff the Company intimated that they were not prepared to proceed with the matter. Upon being remonstrated with, Mr. Bowie, the London manager of the Company, made the following remarkable explanation of how it was that a verbal undertaking, not denied, to advance two-thirds of the value of property as stated by the Company's own surveyor was afterwards repudiated:

> "We have constantly to tell our clients that we are open to consider business favourably on the basis of our surveyor's valuation report, but we have no power to commit our directors to advances, and it is sometimes the case that on a review of the whole circumstances they decide to decline business which during negotiations appears to be favourable."

What does this mean? It means this. A man goes to this Company and says he wants an advance of two-thirds upon certain property. The Company says, "Very well, we will send our surveyor down and, if he reports favourably, you shall have it; but you must first pay us the surveyor's fee of £6 6s." The man replies, "I will not pay this survey fee unless you give me your specific undertaking that you will advance two-thirds upon the value of the property as appraised by your surveyor." And this verbal undertaking is given. The surveyor reports, but when the applicant asks for the agreed advance, he is informed that the directors have thought better of it, and that they cannot return the survey fee. That does not seem to us to be conduct creditable to a respectable Insurance Company. It is true the Company, under pressure, offered to return one half of the fee, which was properly declined by our correspondent.

The Statute of Frauds Pleaded.

Of course, statements of fact may be disputed, and therefore we have not gone minutely into the correspondence before us. We prefer to rely upon the proceedings at the Court, which speak for themselves. It was not denied in any of the correspondence that took place before the matter went into Court, or suggested in Court, that the undertaking to advance two-thirds was given by the Company. The defence set up in Court was that the Company was not legally liable. The only witness called was the plaintiff's solicitor, whose examination lasted nearly half an hour. On the conclusion of it, and before the defendants had said a word, the Judge, speaking to Counsel for the plaintiff, said: "I see, Mr. Bevan, that the defendants raise the Statute of Frauds, and it appears to me that you have no answer to that defence. I should like to hear what you have to say about it." A long legal argument between plaintiff's Counsel and defendants' Counsel then followed. At the conclusion of it the Judge said that there was no contract upon which plaintiff could rely, as the agreement sued upon, and referred to in the solicitor's evidence, was an agreement which came within the Statute of Frauds, and not being in writing plaintiffs could not reply upon it, and their case therefore failed.

During the course of the argument, Counsel for the plaintiff challenged defendants' Counsel to raise and rely upon a defence upon the merits, if he had one. But defendants' Counsel declined the challenge, and said that he must adhere to the statutory defence raised.

Merits Shirked.

Of course, the plaintiff's advisers knew that conceivably this defence might be raised before they took legal proceedings, but they may have relied upon the contention that the agreement consisted of a favourable acceptance of a proposal which took it out of the Statute, and that the agreement was partially performed by the payment by the plaintiff of the consideration for it, namely, the survey fee of six guineas paid to the defendants' surveyor. But more probably the plaintiff and his advisers thought that the defendants, in their position as a leading Insurance Company, dare not imperil their credit and honour by insisting upon a defence in open Court that the pledged word of the Company's manager is of no account whatever, and that his definite undertaking cannot be relied upon unless one has it in writing. It may well have been thought that such a defence was too discreditable for an Insurance Company of repute to seriously rely upon, and, as a matter of fact, plaintiff's Counsel was instructed that if such a defence was raised he must challenge defendants' Counsel to rely upon the defence of the action upon its merits, a course which, as we have seen, was duly taken by him, but shirked, upon his instructions, by Counsel for the defence.

We have gone at some length into this case, which, so far as the money is concerned, is a trivial one, because it is a matter of very serious importance to the public that Insurance Companies should not merely respect the letter of their obligations, but should also observe their spirit. More and more the insurance business of this country is getting into the hands of a few great corporations; not a year passes but more than one office is merged in others, and there is no increase of new offices to supply the place of those that have ceased to be independent. The policies issued to the public are so elaborate and subtle that it would be almost impossible for the ordinary layman to master them even if he had the will. He assumes that if he enters into an agreement with an Insurance Company intended to give him certain specified benefits, those benefits will be given, should occasion arise, and not whittled away by this qualifying clause, and that. Unfortunately he cannot safely rely upon this treatment. So far as fire insurance goes, it is notorious that although a man may think his policy covers him from all possible loss by fire, after a fire happens he is fortunate if, after vexatious delays, he gets a fraction of what he reasonably expected to get. With life business the complaints have hitherto been less general, but if companies like the Scottish Temperance are to ignore verbal undertakings, and rely upon the Statute of Frauds to save them from the obligations they have admittedly contracted, no one will feel safe in his dealings with such Companies.

A YEAR'S DEPRECIATION IN STOCKS.

The *Bankers' Magazine* gives its usual table, and comments upon the year as a disastrous one on the Stock Exchange. "During the twenty years that the valuation of public securities has appeared in the *Bankers' Magazine* there has been no depreciation approaching that which has taken place during the past year. The list of 387 stocks is thoroughly representative of active securities dealt in on the Stock Exchange, and on these stocks (which have a nominal capital value of £3,425,000,000) there has been a net depreciation for the twelvemonth of no less than £342,000,000, or an average fall of practically 9 per cent. Moreover, the decline has, of course, followed previous years of depreciation, and it is not surprising, therefore, that the strain of this further fall should have produced conditions of severe financial depression. Three main influences may be said to have governed the Stock markets during the year, which, in order of importance, may be enumerated as follows: Dear money, the collapse in American credit, and continued distrust of the Government's policy. To take the last-named factor first, it may be said that its influence was more directly felt during the first half of the year. Incidents in connection with the arrangement of the Transvaal elections, the nature of the Budget (with its Socialistic tendencies), and

HOW TO INCREASE YOUR INCOME.—Striking Success. Write at once for pamphlet, which will be sent post free on mentioning this paper. The CITY AND WESTMINSTER EXCHANGE, LTD., Stock and Share Dealers, QUEEN ANNE'S CHAMBERS, WESTMINSTER, S.W. Telephone Nos.: 267 Westminster and 7765 Gerrard. Tele. Ad.: "Stockwerk," London.—ADVT.

the subsequent promise of guaranteeing a Transvaal loan, intensified the feeling of apprehension which had been aroused in financial circles and among investors generally during the first year of office of the present Ministry. Even greater influence, however, was exercised by the high value of money and the breakdown which occurred in American credit later in the year. As regards the former, it may be said that it was a case of the endurance of speculative holders of all high-class securities being worn out by the prolonged spell of dear money, while the collapse in American securities was so pronounced as to occasion forced liquidation in almost every department of the 'House.'"

The fall in copper is reflected in a drop of 38 per cent. in the value of copper mining shares; in the South African Market there has been a further shrinkage of 23 per cent.; Consols have established a fresh record of 80¾; and at the end of the year, and notwithstanding the sharp rally upon the settlement of the threatened labour difficulties, 26 English railway stocks show a shrinkage of about 5 per cent., or 15½ millions.

THE CANADIAN RAILWAYS.

An official statement as to the growth of the Canadian railway system has recently been published, from which we take the following figures:—

	Miles in operation. No.	Passengers carried. No.	Freight carried. Tons.	Gross earnings. $
1871	2,695	.....	.....	14,485,648
1881	7,331	6,943,671	12,065,323	27,987,509
1891	13,838	13,222,568	21,753,021	48,192,099
1901	18,140	18,385,722	36,999,371	72,898,749
1906	21,353	27,989,782	57,966,713	125,322,865

There is yet the completion of the Grand Trunk Pacific, and also of several minor railroad enterprises. As the steel rail finds its way into new areas, so will those districts sing the song of commerce. A railroad is capable of supporting a big stretch of country; but it must be near enough to industrial centres to be of material assistance. The railroad can create these centres. The man with the brains and a map who directs the course of new tracks does not overlook this fact.

Canadian railroad companies' shares are held by the small investor to a wonderful extent. Transportation companies of other lands would like to gain the confidence of the investor as has the Canadian company. This confidence is the best testimony to the value of the shares as investments. Canada, a country of immense area, wealth, and possibilities, has but a population of some six millions.

LONDON GENERAL OMNIBUS COMPANY.

The official announcement that the directors of the London General Omnibus Company, Ltd., have decided to pass the Preference dividend will cause little surprise. The accounts for the half year ended December 31 cannot, says the official circular, yet be made up, but "they are sufficiently advanced to show that the Company's business from the 1st July to the present time has resulted in a serious loss." The traffic receipts for the six months to the 30th December show a decline of some £50,000, and there is nothing to suggest that the next six months will show any better result, unless indeed the recent revision of fares comes to the rescue, which is doubtful. In discussing the affairs of this Company, and its present lamentable position, it is only fair to remember that the coming of the motor omnibus put it in a position of great difficulty, and necessitated heavy outlay of a very experimental character. But when all allowance is made for the exceptional difficulties the directors have had to face, it must, we fear, be admitted that shareholders have not been very well served by their Board. The truth is it wants new blood.

THE "THRONE."

The *Throne* newspaper has just become the property of Mr. William Lotinga, whose sister was the debenture holder, and at whose instance a receiver and manager of the paper was appointed last month. The *Throne* was first published in the autumn of 1906, and was owned by the *Throne* Company, Limited. It had great opportunities. How it used them we may tell upon another occasion.

The share issue of the Liverpool Victoria Insurance Corporation, Limited, has been largely over-subscribed. The allotment will proceed with the utmost despatch, but owing to the enormous number of applications this procedure must necessarily occupy some considerable time.

ANSWERS TO CORRESPONDENTS.

INVESTMENT OF £100.—GREEDY (Bow).—We should prefer another list.

THE FRUIT JUICE COMPANY.—REGULAR READER (Harlowe).—Yes, Schweppes' are interested. We should hold for the present

INTERNATIONAL SECURITIES SYNDICATE.—D. D. (Troedyrhiw).—The reply to all your questions is in the negative. W. D. (Abergwynfi).—The explanation of the failure to credit, and of the delay in the delivery of the Bond, may be the true one. We have little doubt you will get the Bond in the course of the next few days. If you do, let us know. Meantime, we hold your papers.

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CLERGY MUTUAL ASSURANCE SOCIETY.—J. W. C. (Ealing).—As its name implies, the office is conducted on the mutual system. No agents are employed to solicit assurance, and the advantages offered to clergymen by the society are quite exceptional.

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Subject to 1 month's notice of withdrawal, 5 % per annum

" 3 " " " 6 " " "

" 6 " " " 7 " " "

All communications to be addressed to—

THE SECRETARY, 67, Long Acre, London, W.C.

IN THE CITY.

THE SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY.

A Discreditable Defence.

Our attention has been directed to a case in which this Company was a party. It is claimed by our correspondent, who was the plaintiff in the suit, that he has been unfairly treated by the Company. We have looked over the evidence in the case, and upon the admitted facts we are surprised that the directors of the Company have sanctioned the action taken in their names. Let us say at once that we have no wish to disparage the Scottish Temperance Life Assurance Company. It is a comparatively young Company, established in 1883, but during the quarter-century of its existence it has been well managed, and its position at the present time is strong. Nor shall we enter into the merits of the dispute between the Company and our correspondent. Our comment is directed simply to the plea set up by the Company, which, in our judgment, is unworthy of any Company of standing; but before referring to this plea we must say a word in explanation of the dispute.

Our correspondent wished to obtain an advance on certain houses belonging to him, and the Scottish Temperance Life Company has recently formulated a house purchase scheme, under which it advances the greater part of the purchase money on mortgage of the property to be purchased upon each tenant purchaser taking out a redemption policy with the Company, and insuring his life for the amount advanced. Under this scheme the Company advertised that no survey fees would be asked for, and when, in the course of the negotiations with our correspondent, a survey fee of six guineas was requested, our correspondent demurred, and only agreed to pay the survey fee on the express understanding that the Company would lend two-thirds of the amount which its surveyor certified to be the value of the houses.

In due course, the Company's surveyor went over the property, and afterwards called on the plaintiff's solicitors and stated that he was very pleased with the houses, and with the prospects of the estate generally, and had recommended the Company to make an advance of £265 per house freehold. But to the surprise of the plaintiff the Company intimated that they were not prepared to proceed with the matter. Upon being remonstrated with, Mr. Bowie, the London manager of the Company, made the following remarkable explanation of how it was that a verbal undertaking, not denied, to advance two-thirds of the value of property as stated by the Company's own surveyor was afterwards repudiated:

> "We have constantly to tell our clients that we are open to consider business favourably on the basis of our surveyor's valuation report, but we have no power to commit our directors to advances, and it is sometimes the case that on a review of the whole circumstances they decide to decline business which during negotiations appears to be favourable."

What does this mean? It means this. A man goes to this Company and says he wants an advance of two-thirds upon certain property. The Company says, "Very well, we will send our surveyor down and, if he reports favourably, you shall have it; but you must first pay us the surveyor's fee of £6 6s." The man replies, "I will not pay this survey fee unless you give me your specific undertaking that you will advance two-thirds upon the value of the property as appraised by your surveyor." And this verbal undertaking is given. The surveyor reports, but when the applicant asks for the agreed advance, he is informed that the directors have thought better of it, and that they cannot return the survey fee. That does not seem to us to be conduct creditable to a respectable Insurance Company. It is true the Company, under pressure, offered to return one half of the fee, which was properly declined by our correspondent.

The Statute of Frauds Pleaded.

Of course, statements of fact may be disputed, and therefore we have not gone minutely into the correspondence before us. We prefer to rely upon the proceedings at the Court, which speak for themselves. It was not denied in any of the correspondence that took place before the matter went into Court, or suggested in Court, that the undertaking to advance two-thirds was given by the Company. The defence set up in Court was that the Company was not legally liable. The only witness called was the plaintiff's solicitor, whose examination lasted nearly half an hour. On the conclusion of it, and before the defendants had said a word, the Judge, speaking to Counsel for the plaintiff, said: "I see, Mr. Bevan, that the defendants raise the Statute of Frauds, and it appears to me that you have no answer to that defence. I should like to hear what you have to say about it." A long legal argument between plaintiff's Counsel and defendants' Counsel then followed. At the conclusion of it the Judge said that there was no contract upon which plaintiff could rely, as the agreement sued upon, and referred to in the solicitor's evidence, was an agreement which came within the Statute of Frauds, and not being in writing plaintiffs could not reply upon it, and their case therefore failed.

During the course of the argument, Counsel for the plaintiff challenged defendants' Counsel to raise and rely upon a defence upon the merits, if he had one. But defendants' Counsel declined the challenge, and said that he must adhere to the statutory defence raised.

Merits Shirked.

Of course, the plaintiff's advisers knew that conceivably this defence might be raised before they took legal proceedings, but they may have relied upon the contention that the agreement consisted of a favourable acceptance of a proposal which took it out of the Statute, and that the agreement was partially performed by the payment by the plaintiff of the consideration for it, namely, the survey fee of six guineas paid to the defendants' surveyor. But more probably the plaintiff and his advisers thought that the defendants, in their position as a leading Insurance Company, dare not imperil their credit and honour by insisting upon a defence in open Court that the pledged word of the Company's manager is of no account whatever, and that his definite undertaking cannot be relied upon unless one has it in writing. It may well have been thought that such a defence was too discreditable for an Insurance Company of repute to seriously rely upon, and, as a matter of fact, plaintiff's Counsel was instructed that if such a defence was raised he must challenge defendants' Counsel to rely upon the defence of the action upon its merits, a course which, as we have seen, was duly taken by him, but shirked, upon his instructions, by Counsel for the defence.

We have gone at some length into this case, which, so far as the money is concerned, is a trivial one, because it is a matter of very serious importance to the public that Insurance Companies should not merely respect the letter of their obligations, but should also observe their spirit. More and more the insurance business of this country is getting into the hands of a few great corporations; not a year passes but more than one office is merged in others, and there is no increase of new offices to supply the place of those that have ceased to be independent. The policies issued to the public are so elaborate and subtle that it would be almost impossible for the ordinary layman to master them even if he had the will. He assumes that if he enters into an agreement with an Insurance Company intended to give him certain specified benefits, those benefits will be given, should occasion arise, and not whittled away by this qualifying clause, and that. Unfortunately he cannot safely rely upon this treatment. So far as fire insurance goes, it is notorious that although a man may think his policy covers him from all possible loss by fire, after a fire happens he is fortunate if, after vexatious delays, he gets a fraction of what he reasonably expected to get. With life business the complaints have hitherto been less general, but if companies like the Scottish Temperance are to ignore verbal undertakings, and rely upon the Statute of Frauds to save them from the obligations they have admittedly contracted, no one will feel safe in his dealings with such Companies.

A YEAR'S DEPRECIATION IN STOCKS.

The *Bankers' Magazine* gives its usual table, and comments upon the year as a disastrous one on the Stock Exchange. "During the twenty years that the valuation of public securities has appeared in the *Bankers' Magazine* there has been no depreciation approaching that which has taken place during the past year. The list of 387 stocks is thoroughly representative of active securities dealt in on the Stock Exchange, and on these stocks (which have a nominal capital value of £3,425,000,000) there has been a net depreciation for the twelvemonth of no less than £342,000,000, or an average fall of practically 9 per cent. Moreover, the decline has, of course, followed previous years of depreciation, and it is not surprising, therefore, that the strain of this further fall should have produced conditions of severe financial depression. Three main influences may be said to have governed the Stock markets during the year, which, in order of importance, may be enumerated as follows: Dear money, the collapse in American credit, and continued distrust of the Government's policy. To take the last-named factor first, it may be said that its influence was more directly felt during the first half of the year. Incidents in connection with the arrangement of the Transvaal elections, the nature of the Budget (with its Socialistic tendencies), and

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the subsequent promise of guaranteeing a Transvaal loan, intensified the feeling of apprehension which had been aroused in financial circles and among investors generally during the first year of office of the present Ministry. Even greater influence, however, was exercised by the high value of money and the breakdown which occurred in American credit later in the year. As regards the former, it may be said that it was a case of the endurance of speculative holders of all high-class securities being worn out by the prolonged spell of dear money, while the collapse in American securities was so pronounced as to occasion forced liquidation in almost every department of the 'House.'"

The fall in copper is reflected in a drop of 38 per cent. in the value of copper mining shares; in the South African Market there has been a further shrinkage of 23 per cent.; Consols have established a fresh record of 80¾; and at the end of the year, and notwithstanding the sharp rally upon the settlement of the threatened labour difficulties, 26 English railway stocks show a shrinkage of about 5 per cent., or 15½ millions.

THE CANADIAN RAILWAYS.

An official statement as to the growth of the Canadian railway system has recently been published, from which we take the following figures:—

	Miles in operation. No.	Passengers carried. No.	Freight carried. Tons.	Gross earnings. $
1871	2,695	.....	.....	14,485,648
1881	7,331	6,943,671	12,065,323	27,987,509
1891	13,838	13,222,568	21,753,021	48,192,099
1901	18,140	18,385,722	36,999,371	72,898,749
1906	21,353	27,989,782	57,966,713	125,322,865

There is yet the completion of the Grand Trunk Pacific, and also of several minor railroad enterprises. As the steel rail finds its way into new areas, so will those districts sing the song of commerce. A railroad is capable of supporting a big stretch of country; but it must be near enough to industrial centres to be of material assistance. The railroad can create these centres. The man with the brains and a map who directs the course of new tracks does not overlook this fact.

Canadian railroad companies' shares are held by the small investor to a wonderful extent. Transportation companies of other lands would like to gain the confidence of the investor as has the Canadian company. This confidence is the best testimony to the value of the shares as investments. Canada, a country of immense area, wealth, and possibilities, has but a population of some six millions.

LONDON GENERAL OMNIBUS COMPANY.

The official announcement that the directors of the London General Omnibus Company, Ltd., have decided to pass the Preference dividend will cause little surprise. The accounts for the half year ended December 31 cannot, says the official circular, yet be made up, but "they are sufficiently advanced to show that the Company's business from the 1st July to the present time has resulted in a serious loss." The traffic receipts for the six months to the 30th December show a decline of some £50,000, and there is nothing to suggest that the next six months will show any better result, unless indeed the recent revision of fares comes to the rescue, which is doubtful. In discussing the affairs of this Company, and its present lamentable position, it is only fair to remember that the coming of the motor omnibus put it in a position of great difficulty, and necessitated heavy outlay of a very experimental character. But when all allowance is made for the exceptional difficulties the directors have had to face, it must, we fear, be admitted that shareholders have not been very well served by their Board. The truth is it wants new blood.

THE "THRONE."

The *Throne* newspaper has just become the property of Mr. William Lotinga, whose sister was the debenture holder, and at whose instance a receiver and manager of the paper was appointed last month. The *Throne* was first published in the autumn of 1906, and was owned by the *Throne* Company, Limited. It had great opportunities. How it used them we may tell upon another occasion.

The share issue of the Liverpool Victoria Insurance Corporation, Limited, has been largely over-subscribed. The allotment will proceed with the utmost despatch, but owing to the enormous number of applications this procedure must necessarily occupy some considerable time.

ANSWERS TO CORRESPONDENTS.

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During the course of the argument, Counsel for the plaintiff challenged defendants' Counsel to raise and rely upon a defence upon the merits, if he had one. But defendants' Counsel declined the challenge, and said that he must adhere to the statutory defence raised.

Merits Shirked.

Of course, the plaintiff's advisers knew that conceivably this defence might be raised before they took legal proceedings, but they may have relied upon the contention that the agreement consisted of a favourable acceptance of a proposal which took it out of the Statute, and that the agreement was partially performed by the payment by the plaintiff of the consideration for it, namely, the survey fee of six guineas paid to the defendants' surveyor. But more probably the plaintiff and his advisers thought that the defendants, in their position as a leading Insurance Company, dare not imperil their credit and honour by insisting upon a defence in open Court that the pledged word of the Company's manager is of no account whatever, and that his definite undertaking cannot be relied upon unless one has it in writing. It may well have been thought that such a defence was too discreditable for an Insurance Company of repute to seriously rely upon, and, as a matter of fact, plaintiff's Counsel was instructed that if such a defence was raised he must challenge defendants' Counsel to rely upon the defence of the action upon its merits, a course which, as we have seen, was duly taken by him, but shirked, upon his instructions, by Counsel for the defence.

We have gone at some length into this case, which, so far as the money is concerned, is a trivial one, because it is a matter of very serious importance to the public that Insurance Companies should not merely respect the letter of their obligations, but should also observe their spirit. More and more the insurance business of this country is getting into the hands of a few great corporations; not a year passes but more than one office is merged in others, and there is no increase of new offices to supply the place of those that have ceased to be independent. The policies issued to the public are so elaborate and subtle that it would be almost impossible for the ordinary layman to master them even if he had the will. He assumes that if he enters into an agreement with an Insurance Company intended to give him certain specified benefits, those benefits will be given, should occasion arise, and not whittled away by this qualifying clause, and that. Unfortunately he cannot safely rely upon this treatment. So far as fire insurance goes, it is notorious that although a man may think his policy covers him from all possible loss by fire, after a fire happens he is fortunate if, after vexatious delays, he gets a fraction of what he reasonably expected to get. With life business the complaints have hitherto been less general, but if companies like the Scottish Temperance are to ignore verbal undertakings, and rely upon the Statute of Frauds to save them from the obligations they have admittedly contracted, no one will feel safe in his dealings with such Companies.

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A YEAR'S DEPRECIATION IN STOCKS.

The *Bankers' Magazine* gives its usual table, and comments upon the year as a disastrous one on the Stock Exchange. "During the twenty years that the valuation of public securities has appeared in the *Bankers' Magazine* there has been no depreciation approaching that which has taken place during the past year. The list of 387 stocks is thoroughly representative of active securities dealt in on the Stock Exchange, and on these stocks (which have a nominal capital value of £3,425,000,000) there has been a net depreciation for the twelvemonth of no less than £342,000,000, or an average fall of practically 9 per cent. Moreover, the decline has, of course, followed previous years of depreciation, and it is not surprising, therefore, that the strain of this further fall should have produced conditions of severe financial depression. Three main influences may be said to have governed the Stock markets during the year, which, in order of importance, may be enumerated as follows: Dear money, the collapse in American credit, and continued distrust of the Government's policy. To take the last-named factor first, it may be said that its influence was more directly felt during the first half of the year. Incidents in connection with the arrangement of the Transvaal elections, the nature of the Budget (with its Socialistic tendencies), and

the subsequent promise of guaranteeing a Transvaal loan, intensified the feeling of apprehension which had been aroused in financial circles and among investors generally during the first year of office of the present Ministry. Even greater influence, however, was exercised by the high value of money and the breakdown which occurred in American credit later in the year. As regards the former, it may be said that it was a case of the endurance of speculative holders of all high-class securities being worn out by the prolonged spell of dear money, while the collapse in American securities was so pronounced as to occasion forced liquidation in almost every department of the 'House.'"

The fall in copper is reflected in a drop of 38 per cent. in the value of copper mining shares; in the South African Market there has been a further shrinkage of 23 per cent.; Consols have established a fresh record of 80¾; and at the end of the year, and notwithstanding the sharp rally upon the settlement of the threatened labour difficulties, 26 English railway stocks show a shrinkage of about 5 per cent., or 15½ millions.

THE CANADIAN RAILWAYS.

An official statement as to the growth of the Canadian railway system has recently been published, from which we take the following figures:—

	Miles in operation. No.	Passengers carried. No.	Freight carried. Tons.	Gross earnings. $
1871	2,695	.....	.....	14,485,648
1881	7,331	6,943,671	12,065,323	27,987,509
1891	13,838	13,222,568	21,753,021	48,192,099
1901	18,140	18,385,722	36,999,371	72,898,749
1906	21,353	27,989,782	57,966,713	125,322,865

There is yet the completion of the Grand Trunk Pacific, and also of several minor railroad enterprises. As the steel rail finds its way into new areas, so will those districts sing the song of commerce. A railroad is capable of supporting a big stretch of country; but it must be near enough to industrial centres to be of material assistance. The railroad can create these centres. The man with the brains and a map who directs the course of new tracks does not overlook this fact.

Canadian railroad companies' shares are held by the small investor to a wonderful extent. Transportation companies of other lands would like to gain the confidence of the investor as has the Canadian company. This confidence is the best testimony to the value of the shares as investments. Canada, a country of immense area, wealth, and possibilities, has but a population of some six millions.

LONDON GENERAL OMNIBUS COMPANY.

The official announcement that the directors of the London General Omnibus Company, Ltd., have decided to pass the Preference dividend will cause little surprise. The accounts for the half year ended December 31 cannot, says the official circular, yet be made up, but "they are sufficiently advanced to show that the Company's business from the 1st July to the present time has resulted in a serious loss." The traffic receipts for the six months to the 30th December show a decline of some £50,000, and there is nothing to suggest that the next six months will show any better result, unless indeed the recent revision of fares comes to the rescue, which is doubtful. In discussing the affairs of this Company, and its present lamentable position, it is only fair to remember that the coming of the motor omnibus put it in a position of great difficulty, and necessitated heavy outlay of a very experimental character. But when all allowance is made for the exceptional difficulties the directors have had to face, it must, we fear, be admitted that shareholders have not been very well served by their Board. The truth is it wants new blood.

THE "THRONE."

The *Throne* newspaper has just become the property of Mr. William Lotinga, whose sister was the debenture holder, and at whose instance a receiver and manager of the paper was appointed last month. The *Throne* was first published in the autumn of 1906, and was owned by the *Throne* Company, Limited. It had great opportunities. How it used them we may tell upon another occasion.

The share issue of the Liverpool Victoria Insurance Corporation, Limited, has been largely over-subscribed. The allotment will proceed with the utmost despatch, but owing to the enormous number of applications this procedure must necessarily occupy some considerable time.

ANSWERS TO CORRESPONDENTS.

INVESTMENT OF £100.—GREEDY (Bow).—We should prefer another list.

THE FRUIT JUICE COMPANY.—REGULAR READER (Harlowe).—Yes, Schweppes' are interested. We should hold for the present.

INTERNATIONAL SECURITIES SYNDICATE.—D. D. (Troedyrhiw).—The reply to all your questions is in the negative. W. D. (Abergwynfi).—The explanation of the failure to credit, and of the delay in the delivery of the Bond, may be the true one. We have little doubt you will get the Bond in the course of the next few days. If you do, let us know. Meantime, we hold your papers.

"A REMARKABLE OFFER."—SLATER (Streatham).—We are obliged to you for forwarding the report of the public examination of John William Coates, who recently failed for £77,503, with assets consisting of £10,500 Six Per Cent. Debentures of the Streatham Estates Company, Limited.

INVESTMENT OF £200.—FREDDY (Forest Gate).—We do not like your selection at all. You had much better put your £200 into, say, the Third Preference Stock of the Grand Trunk Railway, or stay at home and put it into, say, the 5½ Per Cent. Cumulative "B." Preference shares of Worthington and Co., Limited, which at present quotation would give you a yield of 6½ per cent.

SLATER'S, LIMITED.—SHAREHOLDER (Brighton).—We should be content with your present holding. The Company has done well throughout its career, but of late the dividends have been larger than the profits warranted, and the growth of competition, and increased cost of commodities, are somewhat disturbing factors. Everything depends upon management, and a little fresh blood of the right sort upon the board might be helpful.

P. AND O. STEAMSHIP COMPANY.—ALPHA (Forest Gate).—The capital is divided into £1,160,000 Deferred, £1,160,000 Preferred, and £1,500,000 3½ Per Cent. Debenture stocks. The return upon the Deferred last year—taking the average price of the year—was £3 12s. 7d., and upon the Preferred £3 17s. 10d.

SOUND INVESTMENTS.—W. J. B. (Brockley).—The first-named Company has much improved its position of late, but its shares are somewhat speculative. The second is a sound concern, but we should prefer another selection.

SALE OF SHARES.—B. H. (Cardiff).—These shares have no Stock Exchange quotation, and you could only get rid of them by private negotiation.

CITY OF LEEDS PERMANENT MONEY SOCIETY.—U. F. R. (West Ayton).—We have no information.

SAVINGS BANK REGULATIONS.—L. W. H. (Southwick).—We do not think there is ground for complaint at the action of the Department, in view of the statutory provisions, which require the observance of secrecy in respect to depositors' accounts, regulations which apply to their near relatives just as much as to outsiders. We return the letters from the Controller, and telegram.

G. NEWNES, LIMITED.—JONAH (King's Norton).—The chairman continues to say that the causes of the depression are temporary. It is difficult to say whether he is justified in his hopefulness, but we should be inclined to advise your relative to hold for the present.

PREMIUM BONDS.—T. E. C. (Shifnal).—(1) The Bonds are genuine enough, and there is no risk attached other than the fluctuations of the market. (2) The prices you give are only a few shillings above the market price. (3) We have no knowledge of "English people ever winning a prize in the drawings," but that is not to say there are no such winnings. J. W. (North Malvern).—We will give you the information you ask for in our next issue.

"WHAT 1s. A MONTH WILL DO."—W. E. W. (Kilburn).—You should compare the leaflet with the conditions as found in the official documents sent out by the Company. We have no reason to suppose there is any difference between the two.

ARCHIBALD ARROL AND SONS, LIMITED.—BEAR (Glasgow).—(1) £30,000 £10 Cumulative Preference, £300,000 4½ Per Cent. Debenture stock. (2) 5½ per cent., October, 1906, none since. (3) About 2½.

EAST FINGAL.—J. N. (Staines).—You would be foolish to have anything to do with them.

CARGO FLEET IRON.—SHAREHOLDER (Lancaster).—We do not think you need be under any apprehension. See Sir C. Furness's speech at the annual meeting of the Company.

ASHANTI GOLDFIELDS CORPORATION.—W. H. (Blyth).—The position, as stated by the chairman on December 16th, is that "We have paid everything, both in respect of capital and revenue, due up to the date of this meeting, and have £45,200 cash in hand, of which £27,000 is net revenue." Add £27,000 net revenue to the estimated profit value of the calculable reserves, and there is a sum of about £155,000, or about 40 per cent. of the market valuation of the issued capital.

SAFE INVESTMENT.—C. P. (Tonbridge).—Your selection is a bad one. Of the five shares you name, four are quoted much above their intrinsic value, and the fifth represents a very speculative security. If you want a really good investment for your £300, we recommend the ordinary shares of, say, the North-Eastern Breweries, Limited. Notwithstanding the decline in the consumption of beer, the profits of this Brewery Company have steadily increased during the past four years, and it has paid a dividend of 12 per cent. per annum for each of the past eight years. The £5 ordinary shares are now quoted at £7 10s., and at this price, and on the basis of the last, a 12 per cent., dividend, the yield is 7 per cent. In 1899 these shares were quoted at £9 5s., and it seems to us that at the present quotation they are an exceptionally desirable investment.

CLERGY MUTUAL ASSURANCE SOCIETY.—J. W. C. (Ealing).—As its name implies, the office is conducted on the mutual system. No agents are employed to solicit assurance, and the advantages offered to clergymen by the society are quite exceptional.

LONDON AND PROVINCIAL BALLOT CONCERT COMPANY.—W. P. (West Malvern).—We are obliged to you for your letter, which is having our attention.

WINDING UP OF COMPANY.—A. S. (Thornaby-on-Tees).—It is impossible to answer your question without seeing the Articles of Association. If you have them, send them on to us.

UNIVERSAL CORPORATION, LIMITED.—BADLY HIT (Morecambe).—The position of the Company is very unsatisfactory, and no doubt the best course to take would be to wind it up, but you will remember that at the general meeting held in October this course was suggested, and decisively rejected by the meeting. Under these circumstances we fear there is nothing for it but to pay the calls, or to embark upon litigation which may well mean throwing good money after bad.

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BILL SIKES' ROMANCE:

OR, HOW THE BEST MAN WON.

By T. W. Taylor-Kilburn.

I don't know how it is, but when I read of a burglary case, it always jogs my memory most unpleasant like. You see, up to two or three years ago, I was a crack burglar myself, and—jigger Dick Pepple! I'll ease my mind now, and tell you how it happened, why I threw up the sponge, and began to run straight. So here goes!

Me and Dick were bosom pals, and were always square with each other in whacking the swag. I couldn't tell you how many cribs we cracked, and the big hauls we made in the good old days. But all that is over now. A man who could act in such a sly, sneaky manner as Dick did to a pal that was more than a brother to him ought to be roasted alive, that's what I say. Blow him!

It was all over a gal, of course, and her name was Kate. She was the daughter of old Smifkins, who kept the doss-house where me and Dick lodged. Katie was the finest gal you ever clapped eyes on. Of course, she had no silks and satins to dress in, but she always looked a real little lady. I liked Katie more, perhaps, because she was always so cheerful, and used to sympathise a lot with me and Dick when we was down on our luck.

Well, living in the same house as Katie, we both saw a deal of her, and I began to think it was time to do something decided like, for I found I was in love with Katie, and I suppose I was jealous of my pal because he was such a good-looking chap. Besides, when I'd happened to go in the room without knocking at the door, I'd copped Dick mooning round with Kate. And I sorter guessed what that meant, d'ye see. So one day, when I had her all to myself, I musters up my courage, and soft-like, you know, I says to her:

"Katie, I has something most special on my mind as I wants to tell yer. It'll surprise yer, I know, but don't let it trouble yer; I'd rather have my right hand cut off this blessed minute than give yer one moment's pain by anything what I says. To come to the point, Katie, I feels like another man when you are by my side; I loves yer, straight! I knows I'm a rough sort o' bloke, but if yer'll only be Mrs. Bill Sikes, I'll do anything for yer; I'll be yer slave."

Well, my confession sorter tickled her seventh rib, for she laughed right in my blessed face, and she says:

"Now, look here, Bill, I'm not a blooming heathen, I can't marry yer both—you and Dick—but seeing as yer've asked me nicely, you shall have the same chance as him."

"What!" says I, feeling as how a feather would have knocked me down. "Does Dick love yer too, Katie?"

"Course he do," says she, her face colouring like an English tomato, only redder. "And he's asked me to marry him. I told Dick I'd give him an answer to-morrow. I feel real proud I has two lovers after me; some women can't get one! Now, look here, Bill, I'll tell yer what I'll do. I'll marry the one that's first to show me two hundred quid of his own, whether it's you or Dick. I'll give yer pal the same answer."

And so she did. Me and Dick shook hands friendly like over the matter, and we both agreed it was a bargain. We was each from that minute to work on our own hook, and not to take no advantage or interfere with each other. The best man was to win.

"Don't it make yer heart kind o' palpitate when yer thinks of it?" says Dick.

"Nary a palp," says I, "because I means to win."

"So do I," says he.

And so we started. Weeks flew past, but in spite of all my hard luck I didn't have no success. I saw Dick many a time, but he always looked rather down in the mouth and glum, and he never said nothing about how he was a-getting on to me, and I didn't say nothing about how I was getting on to him.

* * * * * *

One day, as I was walking slowly down a lane, with a heart as heavy as lead, and thinking of my darling Katie, a toff, sudden-like, tapped me on the shoulder.

"Is yer name Sikes?" he says.

"Course it is," says I, wondering what he was after.

"Well, I has a little job for yer—a soft, easy job. Yer can do it all yerself. I wants yer to go to Holly House, in Ringley Road, to-morrow night, and get me a pocket-book. Yer'll find it upstairs in a drawer in the first room on the right. The drawer is never locked, so yer'll have an easy time of it, Bill. There is only the old woman, her daughter, and a servant in the house, the boss having gone on his holidays. Now, I shall wait for yer in the back garden to-morrow night, and when yer brings me the book I'll give yer a hundred pound."

"What!" says I, thunderstruck. "Yer'll give me a hundred quid for getting yer a blooming pocket-book?"

"Exactly," says he, fingering the few hairs on his top lip.

"Well, I wish I could meet your sort every week," says I, feeling as I'd like to kiss him.

"Do yer work well, Bill, and yer'll see I'll keep my word."

I thanked him. Lor' bless yer, he was simply chucking the quids at me. As for the job—crikey! it was as easy as getting lost in a London fog!

You should have seen me do a handicap all on my own to old Mother Swipes for a saveloy for my darling. And when I took it to Katie, didn't she smile and thank me for it—just a few! Perhaps you can understand my pride in telling her all about my slice o' luck, and how I loved her more and more, and how I would soon be able to call her my own bit of sponge-cake. I got quite bold like. I asked her for a kiss, but she wouldn't give me none because I hadn't had a shave. She did the next best thing, bless her! She sat on my knee, and let me put my arm all round her waist, and squeeze her! Jeminy! it was grand!

* * * * * *

It was just the night for my job. Rain splashed down in tubfuls, and the wind blowed from right to left and all around yer.

I had pushed back the catch of the scullery window in two shakes of a lamb's tail, and after feeling my way a bit I made for upstairs, and was soon in the room on the right. In a jiffy I opened a drawer, and there, as the toff had said, was the blooming pocket-book. Of course, you may bet I had a good look through it, but I'm blowed if I could see anything valuable in it, except a lot of scribble.

Well, I thought it was silly to take all the trouble to get in the house for a blessed little book, so I began looking round on my own account, d'ye see? I went quiet like from one room to another, and got heaps of things—watches, bracelets, rings, and necklaces with stones as big as nuts in 'em—such whoppers! Then I made my way down the stairs to the drawing-room, and blow me if there wasn't a box of cigars, and something in a long bottle, on the table waiting for me. Wot ho! I *was* in for a real good time. I could have danced for joy, except for the row it would have made. I just had a tidy swig at the bottle, and then filled my pockets with the cigars. When I had done this, all my pockets was full, what with one thing and another.

Just as I was a-kidding myself on having disturbed no one, and was about to put my fist on the door-handle, there was a swish-swash! and the room was all of a sudden lit up with electric light. The next thing I saw was a funny-looking bloke, with whiskers all over his blooming face and a revolver in his hand. He pointed it at me, and told me to sit down while he had a word or two with me. I was so moonstruck with surprise that I dropped in the nearest chair, because I never thought the servant would be a *man*, d'ye see?

"Allow me to introduce myself," says the fellow, bantering like. "My name is Fitzwilliams—Amos Gerald St. Clair Fitzwilliams. Course you have heard of a Fitzwilliams, the prize-fighter. Well, I'm his brother."

Lor' lumme! When he said that, and I saw the size of him, I felt a cold shiver run up and down my back. It was awful bad.

"I should tell yer that my boss is a commercial traveller, and goes away a lot, so he gives me the job of being butler, and acting as the ladies' protector," says he, cheerful like. "My friend, I should like to know what Sunday School you goes to? And, judging by the hour, I should think yer must say yer prayers very late at night, or rather, early in a morning. Yer know, I likes to meet strangers. I've had the pleasure of meeting your sort before in this house. I remembers the first fellow very well. He tried to come his monkey tricks over me, the silly fool, but he didn't know that I was Fitzwilliams' brother, until I pitched into him. I give him snuff! Then they carted him off to the hospital, and he was there over three weeks. See! look at this for a muscle," he says, sudden-like.

And before you could blink yer blessed eye he had throwed up his shirt-sleeve and was showing me his bare

arm. Crikey! he had a muscle as big as a paving-stone, and as hard as a blooming brick!

Fitzwilliams started again:

"I likes fighting, yer know; it's just in my line. But I always said that if I ever comed across a third burglar in this here house I'd take no trouble with him, but shoot him dead."

"And did yer?" I says, trying to look braver than a lion.

"No; but I'm going to soon. You're *him!*"

I nearly had a fit when he said that. You could have washed yourself in the sweat that poured down my face. My legs went all of a tremble. I tried to get up, but it was no use.

I jumped up and made a dash for the door, but he was on me in a jiffy.

"No, yer don't, stranger," he says, hauling me back and chucking me in a chair.

"Don't be silly," I says, "Take the revolver away, and I'll do anything yer likes."

"Now, that's sensible," says he. "I wants yer to empty all yer pockets and promise to turn over a new leaf. When yer've done that I'll spare yer and let yer go, and no one shall be the wiser for this night's work."

Very slowly I turned all the stuff out of my pockets, till I hadn't a blessed thing left except the book, which I had determined to keep. Just as I was hugging myself on the matter he up and says:

"There is just one other thing yer've forgotten, and that is the pocket-book. Now, do be a good man and hand it over, and then I'll let yer go."

"I haven't got no book," I says.

"Oh, haven't yer," says he, looking devilish. "Well, I happens to know different, for I saw yer take it out of the drawer. If you don't give it up in five seconds, I'll give yer a damned good bashing, and then I'll blow yer head off."

I gived him the blooming book, and when I tells yer I broke down and shriked like a kid I speaks with truth on my lips. I was now cleared out. It was awful—awful!

When he said I could hop it by the front door, I *was* thankful, because I knowed what a fool I would have looked if I'd told the toff how I'd been cleaned out.

I hadn't the heart to go to my lodgings and see Katie. I kept away for three days. Then I thought it would be best, after all, to face it out, so I musters up my courage—what bit I had left—and went.

Jeminy! I did get a surprise, a regular stunner! You see, I went into the room in a bit of a hurry, without knocking, and there—blow me!—if I didn't see Katie sitting on Dick's knee, and both looking as soft and mooney as possible.

"Have a cigar, Bill?" he says, laughing.

"In course," I says.

But when I looks at the cigars and at the box I thought I had seen them before, but couldn't remember where.

"Yer seems a bit moonstruck, Bill."

"I am," I says. "Got anything else besides cigars?"

"Course I has, Bill. I've got a nice little haul of a hundred quid, and another hundred from old Dawkins for a lot of stuff—watches, bracelets, rings, an' cetera."

I felt awful bad when he told me that. I saw it was all up between me and Katie, who still sat on Dick's knee, looking like an angel and smiling now and then at me.

"Do yer think I'd make a parson?" says Dick, sudden like. "I hopes my bit of preaching will do yer good."

I couldn't tell what he was driving at, so I says: "Have yer gone dotty?"

"Not much," says he, laughing. "Didn't I ask yer the other night what Sunday school yer went to?"

"You!" I yells. "You!" Was you the Fitzwilliams bloke as I kneeled to, then?"

"Jus' so," says he, bowing and grinning.

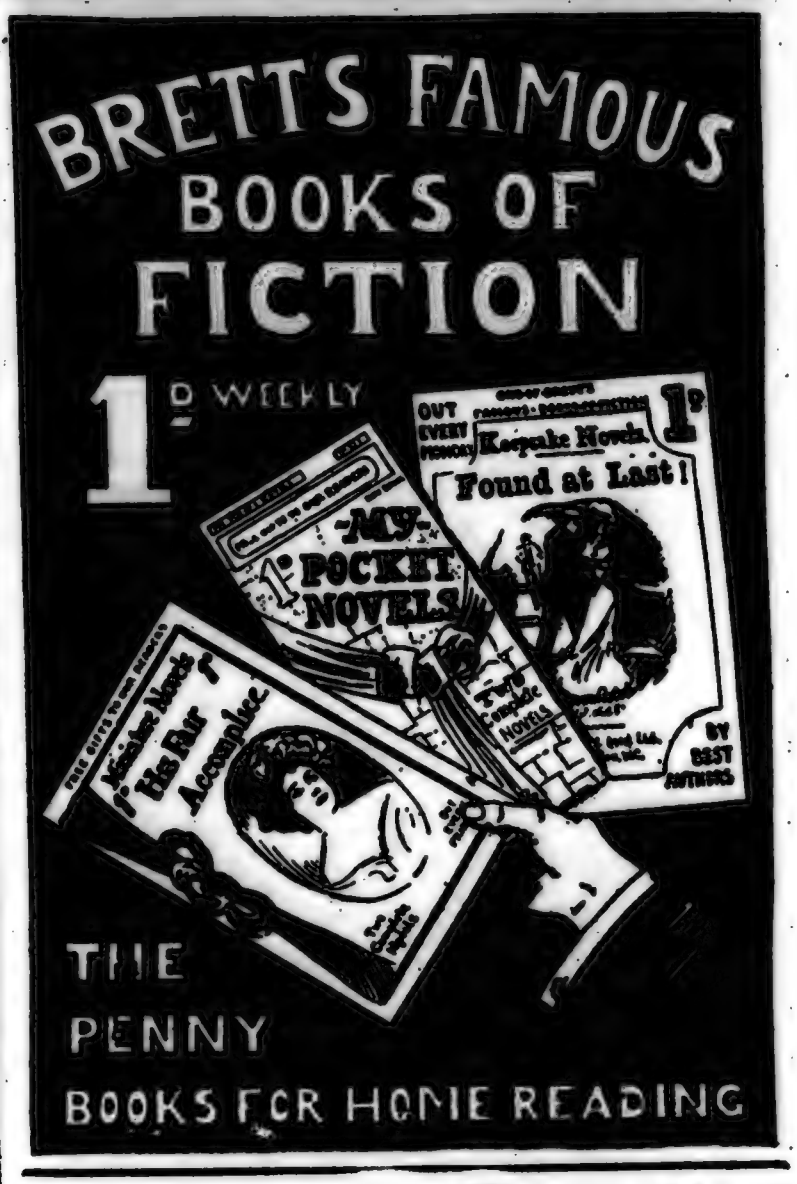
I didn't answer him. I was too blooming riled. I felt like knocking him off his perch.

"Yer not vexed, are yer, Bill?" he says, in a sugary voice. "You'll come and see us when we're hitched, won't yer? Me and Katie will be glad to see yer."

But I made for the door. I couldn't stand his blooming cheek. I'm afraid I swore awful, for he was a low-down sneak to act like it.

"Poor Bill!" he says. "It's hard on yer, I know. But all's fair in love and war, yer know, and I does love my Katie. Let's part friends."

And he held out his hand for me to wring. I did so; but if I'd stayed another minute I'd have wrung his blooming neck as well.



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THE HURLY BURLY.

By Theodore Dahle.

XXXIX.—THE EVANGEL OF DESPAIR.

A recent article of mine on "Facing the Music" has brought so many curious epistles that I think it well to take one as a fair sample of them all, and close the book for the year. Before I wrote that article I had no idea there were so many people in the world yearning to commit suicide. Let me say once and for all that I had no intention of interfering with human liberty. Anybody may commit suicide if he wants to. I shall not stand in his way.

I am only concerned with the question whether, taking the facts of life as they are, the good with the bad, the worst with the best, the laughter with the tears, the pain with the pleasure, the loss with the gain, it is better to die than to live. The letter now before me epitomises the others. The argument that as we are "brought into the world without permission" therefore we are entitled to select our own means of getting out of it if it does not suit us, is common to them all. This is not only a fallacy, but an absurdity. Life is as much a law of nature as death. We are not asked whether we should like to be born any more than we are asked whether we should like to die. We have to do with unalterable facts, common through all the wondrous range of living things, and not more common to man than to the cabbage, or to the cabbage than to the worm. Here, the beginning of a living thing. Yonder, the end of that thing in the form in which it lived. Between, the moments, days, months, or years in which it breathes, eats, grows, and reproduces its kind.

I do not know the purpose of life; the instant we are born is a step towards death. But I will shout no evangel of despair for the years between. "Why do you suggest to me that I should endeavour to prolong an existence which, as I know it, is a constant and never ending misery?" writes my correspondent. "I have certain natural needs, which I desire to satisfy and cannot satisfy—hunger, thirst, warmth, comfort, sexual companionship." The form of the language is something less than exact, but I think I know what the writer means, and I will assume his sincerity. But his argument is not one for suicide. Remember, I am dealing with facts; not with sentiment or prejudices. The law of this country says nobody need starve. I claim from the law my rights as a British citizen, and say I will not starve—that my country shall not deny me bread—that my right to live is neither lower nor higher than that of the King on his throne or the millionaire in his mansion. Deny him food, and his life is worth no more than mine. Give me food, and my life is worth as much as his. With food, we both live. Given life—all things are possible.

I sometimes think this hunger argument springs less from the cause than from the consequence of lack of will to "face the music."

We give in too soon, many of us. We run away, not from the battle, but from the sound of the battle. The sense of impotence, of insignificance, of weakness, grips us like tiger claws—and we run before we are hit. It seems to be some compensating law of nature that man requires little food to live. Thousands of successful men have hungered; thousands of men yet to be successful are hungering now. Unless all biography is false—unless the lives of the world's greatest statesmen, writers, scientists, artists, poets, engineers, business men are a fable, poverty is no reason for suicide. It is a reason for life. It is a grim, brutal, tyrannous thing to be grappled with face to face, foot to foot, hand to throat; and in the end, given health, and strength, and courage, and persistency, it slinks away beaten.

"If I have no opportunities, no interest, no capital of any kind," says my correspondent, "where am I?" You are, my friend, exactly where I am, where tens of thousands of other people have been, and where tens of thousands of other people are now. I fear my friend takes things lying down. If the sky fell he would catch larks. Opportunities come to few people, or come in such a way that they are difficult to recognise when they come. Only the foolish wait for opportunities; people who are otherwise make them.

"As a man who can think for himself," my correspondent says, he "can see no reason" why he should "go on struggling in an unequal fight." So far as I am concerned, that settles it. I can offer no inducement to him to postpone any arrangements which he thinks suitable for his personal welfare. But when he states that to "get on" in this world "you must abandon all ideas of right and wrong, of friendship and honour, and take this only as your God—self," I take leave to add that there is only one word to characterise his evangel, and therefore I use six. I say it is a lamentable exhibition of pernicious incorrectitude. The crooked way is often the easy way; but the straight way is the sure way.

BULL'S EYES.

Some Unfounded and Confounded Rumours:—
That our pantomimes are stuffed with chestnuts.
That *all* the "inefficient" officers in the Army will be requested to resign.
That Mr. Stead is to be made First Lord of the Admiralty.
That Ireland's battlefields are to be consecrated.
That the suffragettes are at the bottom of the agitation for the suppression of rats.
That "Remnant" is a suitable name for the Chairman of Allsopp's.
That the Druce burial is not an "open" question.
That the motor burglars will be caught in a "police trap."

A footballer recently died from lockjaw, but it is untrue that he was addressing the referee when the accident occurred.

If brains were a harder substance, some men would become rattles when they moved.

Speaking of Socialism, Sir W. S. Robson alluded to the Garden of Eden as containing a population of two. What about "The Devil's Disciples?"

The question of allowing smoking in theatres has produced the amazing spectacle of theatrical managers objecting to "puffs."

Curios:—
Curious that the higher a man rises in the social scale, the more he "goes down."
Curious that people who dislike ghosts are frequently quite fond of spirits.
Curious that when a marriage is banned it usually takes place.
Curious that the more a man loses his temper, the more he has to show.
Curious that a woman who knows nothing of millinery can pick an elaborate costume to pieces in a few minutes.
Curious that though marriage is a miss-appropriation, it is no crime to take a wife.
Curious that when a man "gets on," he is always "better off."
Curious that however long a servant keeps her place, she frequently does not know it.
Curious that whatever is written in black and white will always be read.

"There is a virtue in short commons," says Vernon Lee. The peers may find some vice also.

"The Man who hid a King," is a heading in a contemporary. A knave, we presume.

Motto for motor-bus drivers:—"Only the 'shave' preserves the fare."

Canine Peculiarities:—
A greyhound is often black, brown, or yellow.
A bulldog often cows people.
A boarhound is always tractable to members of Parliament, clergymen, and lawyers.

"The Coward Behind the Curtain," is the title of the *Star* serial. A story of a stage fright, we presume.

Mr. Peter Keary has been made a Justice of the Peace for the County of Surrey. Oh law!

The Sporting Instinct:—
A bachelor stalks the dear.
A barber follows hair coursing.
A policeman traps the road hog.
A hotel manager bags the snipe.
A dandy shoots his cuffs.
A poor man hunts for grub.
A footballer hunts for a foul.
A bowler shoots for a duck.
A debtor shoots the moon.

The report that a sailing ship of unknown nationality has foundered near Oxo suggests the following atrocity:—
Why does the vessel alarmingly rock so?
Because the crew have been drinking (at) Oxo.

"You don't have to look for luck," says a contemporary. Not bad.

CAN YOU DO WITH A GUINEA?

If so, What is your Number?

SEE PAGE 5.

Burglars have visited Lord Lonsdale's residence, near Oakham. They will probably be near oakum again shortly.

General French does "not believe in the blue water school." Its policy is certainly ricketty.

A fox recently sought refuge in a photographer's studio. He was then taken.

South African item: Whites going into Laager. This has nothing to do with De Beers.

With the sixpenny cab-fares, there will be a lot o' bobbin' in and out.

To provide paupers with work, Bethnal Green Guardians have decided to purchase twelve corn-grinding mills. A corn cure at last.

A headline reads: "Cemeteries as Investments." But surely the investors will have to wait indefinitely for a rise!

MORE EXAMINATION PAPERS:—
Alias.—A good man in the Bible.
Demagogue.—A vessel containing beer and other liquids.
Egregious.—Feeding on flocks.
Idolater.—A very idle person.
Ignition.—The act of not noticing.
Interloper.—One who runs away to get married.
Irrigate.—To disturb.
Matins.—Something to wear on the feet.
Mercenary.—One living on charity.
Ominous.—Power to be all present.
Parasite.—A kind of bird.
Plagiarist.—A writer of plays.
Republican.—A sinner mentioned in the Bible.

Mr. John Redmond and Mr. William O'Brien are now reconciled. Mr. Redmond now leads another Irish party.

At Clerkenwell County Court the other day it was stated that a money-lender had charged 319 per cent. interest. The judge thought it harsh and unconscionable. But it was merely Hebraic.

Recently the Rev. C. F. Aked threatened to resign his Rockefellian church unless his millionaire flock ceased their downright stinginess. Can they have been putting buttons in the collection-box?

An American professor says that music has a remarkable influence on the growth of flowers and plants. The more you play the piano in the drawing-room the more carrots you may get out of the kitchen garden.

Lieutenant Shackleton is sailing for the South Pole on New Year's Day. He anticipates having an ice time of it.

From an Austrian observatory, Professor Belar reports an earthquake 4,400 miles distant. Anybody seen it about?

The *Chronicle*, in its report of the Test match, gave the following heading: "Braund's Leg Breaks." We are sorry; but it might have been his arm.

A certain professor has just published a book on "Roguery in Literature." The prospectus is sent to various writers, and in it the publisher draws attention to the fact that "your name is referred to in the book." Strangely enough, however, "Jim Crow" hasn't had one.

The "Beef Trust."—Credit given by a confiding butcher for the price of the Yule-tide joint.

A STORM WARNING.

[London barmaids are protesting against the aspersions cast upon their calling. They declare their detractors are "all at sea" with regard to the actual conditions of public-house life.]

Remote from port, in seas afar,
Some woeful shipwrecks *are* made;
'Tis risky, sure, to cross the bar,
'Tis mad—to "cross" the barmaid!

Why did Glory Quayle? Because she saw a Storm approaching, of course.

A writer in *Truth* declares: "The best way to make love is to make money." Sterling advice.

An indignant barmaid has challenged certain bishops to find out by personal investigation how little foundation there is for any proposed interference with their occupation. We hope some doughty prelate will accept the challenge—and may there be no moaning at the bar when he puts out to sea.

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JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers when sending cuttings from newspapers take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

We have some specially fine Christmas and New Year picture postcards, and shall be happy to send a few to any reader applying to the publisher for them.

A. R. G. (Kilburn).—Lord Northcliffe is not only a Doctor of News, but an Intelligent Anticipator of Events (D.N., I.A.E.). We are not surprised to hear that he published a complete account of the fight one hour before it was concluded. But we have registered a vow to give him no more biscuits. However, he has now a new degree.

"SOULFUL SAM" (Cruel Corset Court).—You really must disguise your handwriting. We are not caligraphic experts, but we would spot you in no time if you committed a felony or any similar nuisance. How is your old friend "Steve"? What is the prize in your Limerick? We are afraid you catch-can't.

"WARGRAVE."—Why worry about a slow death like the Civil Service? We would gladly help you if we knew how.

A. J. W. (Twickenham).—No one imagined Lord Alverstone was fast. But he is said to play the organ.

"CUISINE" is a *chef* in a high-class club. Hearing that the L.C.C. is starting a school of cookery for girls, he makes a sporting offer to deliver lectures free of charge. Why not write direct to the Clerk to the L.C.C.?

N. S. (Maida Vale).—By all means let us have particulars.

J. F. S. (West Dulwich).—We never thought much of Sir F. Burnand as a wit, but perhaps his award was meant for a joke.

W. S. (Glasgow).—Always glad to hear from you. We note all your points and share your views about the danger of letting in the Reactionaries.

"COSMOS" will never forget one evening he spent at the theatre because a neighbour's breath "smelt so foully of spirits that it was almost unbearable." He is therefore anxious to prevent the sale of intoxicants at places of entertainment. Then why not also bar the use of onions at restaurants?

H. B. (Heaton Moor).—Good.

"JIM THE 2ND" (Manchester) thinks he and our own Jim Crow are twins, but offers no proof of his libel.

E. L. (Harlesden).—Bless you, you could not dishearten us if you tried.

B. D. (South Hampstead) sends us a motor paper with a picture of an auction where "one spectator is seen to be asleep." Can it be an allusion to the venerable newspaper of that name?

S., JUN. (Forest Gate), who told us that he ought to be King of Ireland, points out that his elder relative, probably his right hon. friend his father, has abdicated. We appreciate his Majesty's compliments upon our Irish views.

"ASHTON" (London, N.W.).—Thanks, quite a freak in natural history.

F. H. J. (Pontypridd) kindly sends us three letters at one go. In the first he deals with the advertisement of a rotten hearthrug to which we have already referred. In the second he urges us to make haste and start a John Bull League and a John Bull Button and a Ji Crow Club. Something really must be done, but we draw the line at the idea of a Jim Crow Club. In the third he scolds us for having called him "a villain of the deepest dye." How could we have been so rude?

E. D. B. (Hatton Garden) would like to see us in the Cabinet, but for the present will have to be content with seeing us in a *cabinet particulier*. He sends six copies every week to Vienna, and has been promised a new hat as soon as one of his friends wins a fiver. The consequence is that he is living in hope and wearing a shocking bad hat. Why not send it round?

A. G. G. (Parkgate).—We regret the mistake. The line for which Sir F. Burnand awarded a prize of a motor-car was about the most idiotic we have ever seen. But we are tired of Limericks.

C. A. R. (Bethnal Green) wants us to suggest something original for him to write in a young lady's autograph book. But there are so few original things left nowadays. And if we told him what to write—well, then it would'n't be original.

A. H. T. (Haverstock Hill) sends us some excellent examples of "art in the papers." We are not in favour of taxing bicycles, as they are so largely used by the poor. But we should be very glad if pianos could be taxed out of existence.

S. R. K. (Forest Hill).—Yes, many thanks.

"DIK TATE" encloses a circular reproducing the case of a man who was committed for trial for forgery. We agree that it is hard lines on the defendant to have his case trumpeted about in this fashion in order to advertise some machine.

E. L. W. (Cardiff).—We fear not.

H. M. (Newport) sends us a copy of the *Limerick World*, a tiny little sheet entirely devoted to silly competitions. We should not imagine that it would live very long.

H. T. H. (Russell Square) wants a boycott against all papers which have had Limerick competitions. Present company excepted, we presume.

J. H. R. (Kimberley, S. Africa) sent a line for our Limerick competition with the remark that he knew he was too late, but sent it for fun. He is welcome to all the fun he can derive from his effort.

N. R. (Union Jack Club).—*Daily Mail* arithmetic has always been a bit groggy.

"QUITE DISGUSTED" (Aylesbury).—Sorry our Limerick Supplement gave you a nightmare. We plead guilty and recommend ourselves to your mercy.

F. G. W. (London).—Thanks for All Saints' Parish Magazine. Poor old Vicar! What can we do with him?

"COBBLER" (Northampton) offers to make Crow a pair of boots "so that he would be a terror to all and sundry." But he is that already.

N. L. (Walthamstow) agrees about the exclusion of women from political meetings, as that "would quickly educate them to see their true position." All right.

M. T. (Ipswich).—Thanks, but is it a question of loyalty? Evidently the Campbells were coming.

"BLOKO" (Hamburg) says: "After reading 3,333 of your last lines and devoting to each line 47 minutes 2 seconds' careful consideration, I came to the conclusion that life is not worth limericking." What a discovery!

H. M. (Woolwich).—We are almost persuaded to give a biscuit to the person who admired Browning for "simplicity and beauty which seem to go beyond mere thought or sense." We remember a story about his being unable to interpret his own verse.

E. E. P. (New Barnet) refers "Juvenis" to the Shuttleworth Club, Fye Foot Lane, Queen Victoria Street.

J. W. (Constantinople) and W. P. H. (Chester).—Why, certainly.

C. E. C. (Teddington) is "very surprised to think that in these enlightened days the commercial integrity of many publishers can be bought with mere dross." We agree in despising dross. Also in believing that the publishers of swindling advertisements should be prosecuted as accessories.

S. A. (Westminster).—Yes, when Ranger Gull found he was getting on slowly as a novelist, he started again with a different kind of story, and called himself Guy Thorne.

O. E. M. P. (Southampton), C. A. B. (Oxford Street), Mrs. T. (Fulham) and J. I. L. (Regent's Park).—Thanks for the information, which we have already received from other sources.

MR. CHARLES HAWKER writes, with reference to our review of his "Chats about Wine," that "a bottle of whisky is alcoholically about equal to 2½ bottles of port." But he adds that port contains about 20 per cent. of pure alcohol, and this is at variance with his original statement that "a man who drains a whole bottle of sound wine absorbs only a single glass of alcohol." However, the book as a whole is so good that we will not quarrel about details.

W. A. (Brighton).—We will consider the idea of publishing a black list.

F. W. S. (Fulham) sends an imaginary portrait of Jim Crow at work. We have sent it on to Mr. Crow's solicitors.

"FITZ" (Bridge of Allan).—Good.

W. H. W. (Newcastle).—How careless of *Lloyd's News* to describe Lord Loreburn as Chancellor of the Exchequer. It is enough to make the real one asquiffy.

"WIRE SCOTIA."—We don't know who the fool was, and we don't care. Why do you want to know?

A. J. C. C. (Morecambe).—Quite right; we always welcome criticism. We have passed yours on to Jim Crow, who writes from Monte Carlo: "My article on Yankees was not intended to promote 'an *entente cordiale* with our cousins over the water.' I do not admit the relationship, and I wish them under the water. As to the 'similar castigation' administered to Yankees by Charles Dickens fifty or sixty years ago, I trust mine was no less to the point. I note that my critic says: 'It cannot be gainsaid that there is great need for improvement in several departments of their governmental and municipal life, but where such varied nationalities are brought together there are bound to be difficulties.' I always said the dogs were mongrels. 'It is true,' my critic continues, 'that so far their country has not produced any astounding genius.' 'So far' is good. Again, Emerson 'has a name to live.' Well, so, unfortunately, has Milton, who is even more admired and as little read. All this is not widely at variance with my views, but I must protest against a resuscitation of the silly slander that the brave Southerners were fighting for slavery. On the contrary, they were 'rightly struggling to be free,' as my old friend Billy Gladstone (himself a slave-owner) used to say. Surely no one outside a lunatic asylum believes that, when the Confederate States revive, they will dream of conferring upon their Jim Crows the comforts and benefits of slavery. Really, my critic must try to find some more convincing arguments if he wants me to become a bloody Yankophil. I have already explained the meaning of that adjective."

A. J. O. (Bedford).—Not strong enough to force the tin.

H. W. A. (Brunswick Square).—Do you suggest that your little brown dog has been turned into soup?

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LARGEST SALE IN THE WORLD.

G. D. (London) wants us to find a situation for "a well-groomed young man about town, having the misfortune to find it necessary to work for his living," who advertises in the *Evening News* for a position "with a good salary." We think we will wait until he has become reconciled to his misfortune.

R. H. K. (Grimsby).—If we commenced awarding biscuits for printer's errors, we should soon be out of stock.

B. G. (Portland Place).—Yes, a weekly paper called *John Bull* was published a few years ago, under the editorship of Mr. A'Beckett. We are sure Mr. John Burns was not guilty of such a "bull" as reported in the *Telegraph*, and which does not appear in the reports of other papers.

J. W. M. (Balham) tells us that the only edition of "Tom Brown" which has been withdrawn by the Education Committee of the L.C.C. is "a particularly cheap one, in small print, and in a style of binding hardly suitable for juvenile usage." We confess we do not quite follow the meaning of the phrase, but if we have done the Education Committee an injustice, we are sorry. J. W. M. adds that he is a Christmas card designer, and has never met the "Mr. Brown" referred to in our recent article on Christmas card sweating. We are glad to hear it, and hope he never will.

H. B. (Wimbledon Park), and others.—"Symbol" was, of course, a misprint for "cymbal." All the same, you will find that "symbol" means, amongst other things, "a creed," so it was not such a dreadful blunder after all.

D. B. (Eastbourne) writes in praise of the Polytechnic Labour Bureau, through the medium of which he has obtained several highly satisfactory situations. He thinks our correspondent C. P. a little impatient

C. F. S. (Westcliff-on-Sea), on the other hand, says that his experience was something like that of C. P., only with the difference that he did not obtain a vacany at all during the time he was on their books. He says he wrote them for an explanation, but received no answer. We inquired into the bona fides of the other agency he mentions and were satisfied that it was a genuine concern. His other questions will be answered on the Legal and City pages.

E. W. A. writes us all the way from Aairobi, B. E. A., and assures us that the whole machinery of government there is a fraud. Everything is done by bribery and corruption. The Indian is favoured by the home-appointed officials because he bribes as a matter of course, and so on, and so on. It is almost as bad as England!

F. T. (Stamford Brook Road) suggests that we should award ourselves a biscuit for mis-spelling the name of the Goolds. We admit that we are not very well acquainted with murderers.

C. E. S. (Luton).—We have enquired about your art wardrobe and are assured that it has been sent on. Let us know if it has not arrived.

B. B. (Preston).—We note that you think we are "a rotter." We would, however, point out that ample notice was given of the change in our Ballot Scheme. The amount is a guinea—not a sovereign.

R. C. (Middlesbro').—There was no mistake in the number.

A. S. W. (Kilmarnock).—J. Dixon and Co., of 42, Junction Road, London, N., are simply members of the big army of signature snatchers whose methods we are constantly exposing.

J. W. (London) tells us that Messrs. R. Hyde and Co., of Lilford Road, S.E., recently discharged an employé because he was seen coming out of a public-house after working hours. We can scarcely believe it. J. W. also sends us an advertisement from the *Daily Telegraph* for "Two smart young ladies—pianists and good vocalists, able to read music and assist in the bar." Who says that the lot of the barmaid is not a happy one?

"NESWEK" (Dorset).—If the books are not as represented, refuse to accept delivery of them and send them back without paying the carriage.

"RADNOR" (Wells).—We advise you to have nothing to do with anybody's "Football Competitions." We are sick and t red of the whole thing.

C. E. T. (Upton Park) says we are not fit to wipe t e Bishop of London's boots. We quite agree.

H. C. (Rhondda).—You must not poke fun at the blind.

H. S. B. (Newport).—What delicacy!

F. B. P. (York).—Thanks for your friendly and intelligent appreciation. *Nous vous embrassons de tout notre cœur.*

"TARIFF REFORM" objects to the enjoyment of higher wages and shorter hours by British workmen. He considers higher wages an extortion which will "kill the goose"—otherwise the employer—and he waxes sarcastic about shorter hours being a sign of prosperity. There is your Tarifraffer in his true colours. He loves the working man so much that he wants to dock his screw, and, oh! how he loves to see him work!

D. P. C. (Wanstead), W. D. (Cumberland Street), and B. H. W. W. (Cannon Street).—We suppose Lord Aberdare is chiefly remembered as a father-in-law in that quarter. Anyhow, the slip is not worth a biscuit.

J. G. (Bury).—Scarcely a proof of popularity.

J. L. C. (Lincoln).—No wonder your rates are 9s. 6d. in the £ when the paupers are pampered to the extent you mention.

S. B. R. (Leyton).—You "do us proud."

A. T. (Putney).—Why couldn't he fold his hands on the handle of his umbrella?

(We regret we are obliged to hold over a large number of replies.)

JOHN BULL'S WOMENFOLK.

By MRS. BULL.

THE LADY WITH THE LAMP.

We women ought to be both pleased and proud that Miss Florence Nightingale has been appointed by the King to the Order of Merit. She is the first woman in history to receive a distinction so unique, and now that his Majesty has thus graciously broken the ice, other women may, in due course, be acknowledged as worthy to receive public recognition of a similar nature. The extraordinary work done by Florence Nightingale in the Crimea cannot be over-estimated. The lowering of the death-rate among the wounded soldiers, once her methods had got into working order, speaks for itself. At first it was as high as 42 per cent., but she actually reduced it to 2 per cent. Miss Nightingale had not only received an exceptionally complete training in her profession, but she was a woman possessed of remarkable resource and organising capacity. The vision that chiefly appealed to the public imagination regarding this sweet lady was the somewhat sentimental one of her softly passing along the hospital wards at night, a small lighted lamp in hand, while dying men raised themselves upon their elbows to catch the sound of her footsteps, and to kiss her shadow as it fell athwart their pillows. But it is not to the softer virtues of a nurse that she owes her undying fame. The needs of the crisis brought forward her undaunted courage and resolution; she proved to be a woman who dared defy red-tape and old conventions, and, moreover, to be possessed of an intellect so brilliant that Queen Victoria expressed the wish that Miss Nightingale were at the War Office. Surely it would have caused general satisfaction if an honour such as has now been granted her in her extreme old age had been awarded to her by the woman Sovereign who occupied the throne when the heroic nurse first returned from the scene of her never-to-be-forgotten labours?

KNITTING FOR BOYS.

Mothers who find it difficult to keep their small sons amused during the long winter evenings should take a hint from the Princess of Wales, who has had not only her little daughter but all her sons instructed in the gentle art of knitting. Tiny Prince Henry is reported to be specially adept, able to turn out a scarf or even a pair of mittens that his biggest brother would not blush to own. Boys are rather apt to look down upon such occupations as knitting and sewing. They regard them as something characteristically girlish, and, of course, that notion is generally all-sufficient for the budding Lords of Creation. But mothers may remind the little men that sailors—the manliest and bravest of all men—not only mend but actually make all their own clothes. Ask them to remember, too, how useful such an art would be if only they were lucky enough to ever get ship-wrecked on a desert island! It seems that all the Princess of Wales' brothers learnt to use the needle with facility, while the Grand Duke of Hesse is quite a champion knitter.

UTILITY IN EVENING WRAPS.

Evening coats play an important part at this period of the year. The palest of colours are far and away the prettiest, but, of course, both hue and material must be dictated by the nature of the service that will be expected from the garment. If designed for wear in a hansom or in the modest 'bus, economy and common-sense both dictate the choice of a dark shade and a firm material, while for carriage use no elaboration or luxury can be too much. Coats are far warmer than cloaks, and more convenient also, but the sleeves must be made very full and particularly large around the arm-hole, or dire damage is wrought to the gown underneath. It is not a bad idea to have the wide cuffs so made that they can be snugly fastened round the wrist by straps and buttons or patent fasteners, after the garment has been donned. This keeps out draughts in a most effective manner. One model with sleeves, built after this description, was composed of chené silk, the ground white, the blurred flowers pink and heliotrope with green leaves. It was slightly shaped in to the waist by means of tiny tucks, between each of which lay a narrow strip of harmonising passementerie, finished at each end by a tiny tassel. The front edges of the coat were bordered with soft brown fur. The big sleeves were set into the arm-hole by the aid of tucks and passementerie, the cuff, edged with fur, being provided with a little strap

of the chené silk, and with a buttonhole and an enamel button.

A Queenly Gait.

If we women seriously endeavoured to model our thoughts, our demeanour, our manners and morals and our appearance on the advice upon all these points that is so generously dealt out to us by the daily journals, what commonplace and stilted creatures we should become. These sage writers seem to forget that women are individuals, they class us all together as Women—with a capital W—and then proceed to give their opinion as to what we, one and all, should, or should not, do. Still, I daresay they feel very happy and superior while thus laying down the law. But there are certainly some points upon which women of the most diverse description may well unite, and one of those is the effort to attain a graceful carriage and an elegant walk. Some professors of deportment in Paris have been kindly drawing up some highly instructive rules for our guidance. The advice is rather common-place and not always practical, but the good *Messieurs* mean well. For instance, we are never to hurry, we are to guard against strides other than of a ladylike diminutiveness, we are to keep our arms from swinging, but at the same time to avoid a doll-like stiffness. Other details are given—all equally commonplace. But oh, the seriousness of these professors! Our daily constitutional would indeed become a terrible and nerve-trying undertaking if we endeavoured to think of nothing but the behaviour required of our head, shoulders, hips, feet and arms, as the deportment gentlemen of Paris seem to require.

The Secret of Grace.

As a matter of fact, no rigid attention to set rules will impart grace and elegance to a frame that is heavy and clumsy. A lithe and supple figure is the main requisite. If a woman has well knit muscles, an absence of *embonpoint*, and the lightness and ease that results from discreet exercise, she will not be ungraceful even in her most hurried moments. But like most things worth having, this natural grace cannot be retained without trouble—at all events when the first freshness of youth is past. Most women who remain young and beautiful late in life will be found to diligently perform a series of gymnastic exercises morning after morning. Mrs. Langtry is a most ardent athlete. She indulges in thoroughly hard gymnastics, vaulting, climbing, even jumping. Sarah Bernhardt also is full of physical energy. However, there are one or two very simple exercises which, if duly performed every day, will serve the purpose quite effectively. The first is:—

Stationary Running.

The name describes the exercise perfectly. Go through the action of running, but always bring your feet down again on exactly the same spot. Spring lightly, lift your knee very high each time, and remember to avoid touching the ground with your flat foot—only your toes; clench your fists loosely and bend the arms. You will soon get out of breath, and that is the time to stop. Be careful not to exhaust yourself by keeping on too long, as it is tiring to the heart.

Body Twisting.

Stand with the feet about twelve inches apart, and place the hands firmly on the hips. Then turn the frame round as far to the right as possible, then to the left. Do not pause between each movement, but keep it up as a continuous series of turns. Keep the feet firmly fixed on the ground.

The Captious Teuton.

A German writer, in his comment on things English, has a very poor opinion of the lot of the average Englishwoman. He thinks she is hardly done by, has the full share of "the stings and arrows of outrageous fortune," to get in return the scarcely veiled contempt of her lord and master. He also thinks that, by comparison, the German woman has much the better time. I differ. As most people are aware, the duties of a German household are divided between two womenfolk, either mother and daughter or the two elder sisters. One of these two is the house frau, the other does the Teuton's equivalent for entertaining. The latter may have a fairly good time, but no galley slave of the middle ages could have had a more monotonous, unappreciated task than the ordinary house frau. The life of the English housewife, with her freedom to indulge in waste and extravagance, is heaven by comparison.

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RACING NOTES.

By W. Lotinga.

("*Larry Lynx*" *of* "*The People*," *and* "*Magpie*" *of* "*The Globe*.")

An Advantage.

On colonial race tracks the Clerks of the course are mounted.

Notice It Anywhere.

The regular members and the holiday members are quite a different set.

Money Speaks.

Where certain "clever" stables back their horses, earlier form doesn't count.

Or Were Ours Bad?

The Irish two-year-olds of last season have been a little above the common.

What's in a Name?

A Mr. Pepper proposes to own a jumper or two this winter. Many at it are "hot" enough already.

Ask Robinson.

It is no game to run three-year-olds against old horses early in the year—like Polar Star in the Jubilee.

Charity Begins At Home.

Continental racecourses do a deal for charity, but we have no events here yielding such percentage. Why not?

"Anything" Good Enough for Racegoers.

"There is nothing like leather," is evidently what certain racecourse caterers think when supplying chops and steaks.

When the Luck's In.

Mr. F. B. Barling is the first owner to have the extraordinary luck to get two successive races, both on objection.

All Are Triers Here.

In South African racing they say "down the field," where we say "down the course;" and term a horse backed by the stable a "goer."

The Lawyers See to That.

There are law and heavy costs over the will of the late George Adams, who made a big fortune out of "Tattersall's" sweeps in Australia.

Want to be "Inspired."

The very 'cute backers wait for the "office" before betting on a horse—and at times the "straight griffin" does not come until the race is over and won.

It Isn't.

The latest among bookmakers is to circularise people, asking to have their name placed on their "registered" list of clients. Is the use of this word presumed to be a guarantee?

Neighbours Set Us An Example.

The French idea of deducting 4 per cent. out of the stakes won to create a provident fund for jockeys is the highest commonsense. Our own Rendlesham Fund wants developing.

Even M.C.C. Players.

Cricket professionals receive on the average £2 per week during the season, and a retaining fee of 25s. or 30s. a week in the winter. In addition they get £5 per match, and a bonus at the end of the season according to their play.

The Irony of Fate.

It is always the case that those who meet with severe or fatal accidents in the saddle are fine horsemen, which was exactly the case with the late Lord Chesham, than whom fewer more accomplished or straighter riders followed hounds.

Novice's Luck.

There is an extraordinary contrast in the luck of the two Stock Exchange men—Mr. A. Bendon, who bought Wuffy, and Mr. Carl Meyer, who bought O'Cullen. The last named owner, even with an odd jumper or two which he used to run, is usually second.

Very Apt.

When anyone adopts a nom de course there is usually some reason in its selection. But I think the most appropriate that one can recall is that of Mr. "Hopon" just registered. Truly, it is what an owner *must* do, and all the speculative public *ever* do; while, if the accent is on the first syllable, and we read it "Hop-on," it is what the horses are *expected* to be able to do, so the name can really be read and has a significance either way.

Gratifying News.

I am only too glad to hear that Harvest Queen, a mare that I picked up for 40 gns. last autumn as an unnamed two-year-old, is, in her owner's words, a "clinker," and possibly the best mare in the Colony of Natal. These recent purchases have been carried out by me on behalf of absolutely unknown correspondents in South Africa, who paid me the compliment of asking my aid in the selection, which I was pleased to grant. It is, therefore, gratifying that my choice has been lucky. Anyone abroad wanting useful bloodstock, and giving me a reasonably free hand, I shall be pleased to do my best for, similarly—payment to be made before shipment. The purchases, too, will, of course, only be made on the undertaking of a responsible shipping or merchant firm to pay for the horses.

A Famous Centre.

Recently young Lewis Sherwood went out to ride and to win in India, and I am pleased to say is doing famously—so much so that his brother Ralph has now decided to go out—on the commercial side of things—and join him. This, therefore, affords an exceptional opportunity to those desiring a racing establishment, as in consequence thus of the loss of "his two boys," popular Tom Sherwood, of The Downs, Epsom, would dispose of the training establishment which has for so long been historical, being situated within a few yards of the Derby starting-post—in every sense an ideal country residence and training centre.

Sherwood would even let some of the boxes, as he has so very few horses now—unless he can obtain others. The whole establishment is freehold, and would be either sold at a very fair rate, or let.

Two Sides.

The trouble in racing is that everybody "expects" so much from an owner who wins a race, so that before he has rewarded (and probably not satisfied) the trainer, jockey, "lads," and all the accomplices (true and imaginary) towards the success, there is really nothing out of the stake left—probably a big deficit. On the other hand, if a man *loses*, nothing is given back to him, although in the time of success he is expected to be unlimited and almost indiscriminate in his liberal disbursements. Mr. Arthur Bendon, for instance, when he won the Ebor Handicap last August with Wuffy, was so delighted that he "gave away" the entire stake between those who had aided the success. But when Wuffy was just beaten in several big races later on in the autumn—thereby engendering heavy losses in bets—was anything *given back* to anybody? In the course of time all owners, however generous and rich, find where the shoe pinches thus.

Prophetic.

At Newmarket to-day (Thursday)

CENTRE BOARD,

if he runs, which is unlikely, has only to go the course to win the Handicap, for he is simply thrown in. At Gatwick BRIGAND is a useful horse, and may atone for Sandown in the Purley Steeplechase; while the next day we must of course get ready to cheer the unlucky

NULLI SECUNDUS

home in the Earlswood Handicap. 'Tis his turn at last!

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